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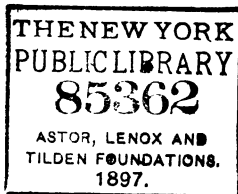
CONTAINING, WITH OTHER INFORMATION, A RECORD OF THE
YEARLY PROGRESS
AND THE
PRESENT FINANCIAL POSITION
OF
BRITISH INSURANCE ASSOCIATIONS.

By WILLIAM WHITE,
FELLOW OF THE STATISTICAL SOCIETY.

[FIFTEENTH YEAR OF PUBLICATION.]

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P R E F A C E.

THERE are few incidents or events in the Insurance year for 1882 that claim special attention.

In the Branch devoted to ACCIDENT Insurance, the year has been again marked by a large development of new business, and the reports generally are of a satisfactory character.

In the FIRE Insurance Department the losses bear a considerably higher per-centage to premiums than marked the history of the previous year.

The transfer of the *London and Provincial Law* to the *Guardian*; the cessation of the recently-founded Company, the *Lion*, to transact new business; the conversion of the *Victoria Mutual* from a Friendly Society into that of a regular Life Office; and the completion of arrangements for the disposal of the *Great Britain Mutual*, form features of interest in connection with the LIFE Department. A resolution on the part of several Life Offices of high repute, to pay claims promptly on proof of death, is worthy of note.

At the request of numerous patrons, a Table of Rates for Immediate Annuities, as granted by various Life Offices, is published in the present issue.

The Compiler and Publishers have again to discharge the pleasing duty of thanking their business friends for the valuable aid rendered in preparing the INSURANCE REGISTER for publication.

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Comprising Date of Establishment, Title, Business, Chief and Principal Branch Offices, Board Days, and Principal Officers.

* * * The letter M is added to distinguish the Mutual Life Office when it is not expressed in Title.

* The date of establishment marked thus (*) relates to the time when the business of Life Insurance was undertaken. Thus, the Caledonian, founded as a Fire Insurance Company in 1805, commenced business as a Life Office in 1833.

+ The Companies marked thus are Industrial Life Offices, enrolled under the Friendly Societies Acts, having Agencies in various parts of the Kingdom.

See Adver- tisement page.	TITLE AND DATE.	Business.	Chief Office, and Principal Branch or Branches.	Board Days.	Actuary or Manager.	Secretary, Assistant Secretary, or Local Secretary.
116	Accident 1866	Accid. Death or Injury	7, Bank Buildings, E. C. ..	1'30 Tu.	Charles Harding ..	Edward J. Dent.
	Adelaide	Marine	Jerusalem Ch., Cornhill..	.. ..	Thos. Parsons, <i>Undr.</i> ..	W. Pears, <i>Sec.</i>
	Alliance British & For. 1824	Life, Fire	Bartholomew Lane, E. C.	12'40 W.	Marcus N. Adler, <i>Actuary</i>	Rbt. Lewis, <i>Ch. Sec.</i>
	Alliance, Limited.. 1824	Marine	Capel Court, E. C. ..	12'15 W.	E. W. Nicholls, <i>Undr.</i> ..	A. I. Montefiore.
	Anchor (<i>Jakor</i>) of Moscow	Fire Re-Insurance ..	16, Cornhill, E. C. ..	.. ..	Th. Lange, Moscow ..	F. M. Hartung, <i>Eng.</i>
	Argus 1833	Life	27, King St., Covent Garden	3' o Th.	George Humphreys, M.A.	J. Congreve, M.A., <i>Sec.</i>
	Atlas 1808	Life, Fire, Accident..	92, Cheapside, E. C. ..	12' o Tu. F.	William Hy. Tyndall, <i>Act.</i>	Richard Ray, <i>Sec.</i>
	Australian Mu. Prov. 1849	Life Annuities	Sydney, New S. Wales.	.. ..	A. J. Ralston, <i>Sec.</i> ..	[<i>Agents.</i> H. S. King & Co.,
	London .. ..	.. ..	65, Cornhill, E. C. ..	.. ..	D. Sienkiewicz	F. M. Hartung, <i>Eng.</i>
	Azienda Assicuratrice 1822	Fire Re-Insurance ..	16, Cornhill, E. C. ..	.. ..	Niel McDougall, C.E. ..	Percival Hartley.
	Boiler & Steam Power 1859	Boilers, Engines, Machy. & Insure. Workpeople ..	67, King St., Manchester 139, Cannon Street, E. C.	1st Fr. Mo.	.. ..	Fred. Butler, <i>Agent.</i>
144	Bradford Plate Glass ..	Plate and other Glass	30, Darley St., Bradford	.. ..	.. ..	J. Holder.
	+Brighton and Sussex 1847	Sickness, Life, Anns.	11, Prince Albert Street, Brighton.	1st Tu. Mo.	F. G. P. Neison ..	John Hatton.
	Mutual Provident.	.. ..	.. ..	.. ..	.. ..	.. ..
	Bright. & Suss. Un., Ld. 1881	Fire	162, North St., Brighton	12' o Th.	Robt. H. Perry, <i>Manr.</i> ..	John B. Madden, <i>Sc.</i>
	British & For. Marine 1863	Marine	Exchange Bds., Liverpool	12'30 W.	R. N. Dale, <i>Underwriter</i>	W. D. Pritt.
117	London .. ..	.. ..	26, Cornhill, E. C. ..	.. ..	W. S. Browne, <i>do. in Lond.</i>	Edwin Bowley.
	British Empire Mutual 1847	Life, Annuities ..	32, New Bridge St., E. C.	4' o Tu.	Josiah Martin, <i>Actuary</i> ..	J. W. Fahey, <i>Sub. Man</i>
	British Equitable .. 1854	Life	4, Queen St. Place, E. C.	12' o Fr.	W. S. Gover, <i>Man. Dir.</i>	.. ..

..... est- tment page.	TITLE AND DATE.	Business.	Chief Office, and Principal Branch or Branches.	Board Days.	Actuary or Manager.	Secretary, Assistant Secretary, or Local Secretary.
118	British Legal .. 1863	Industrial Life	141, George St., Glasgow	.. ..	Henry Steel, <i>Man.</i>	[& Sec.
	British Marine Mutual ..	Marine	5, New London St., E.C.	12 ^o 0 W.	E. R. Evans & Co., <i>Manrs.</i>	W. E. Stark, <i>Man.</i>
	British Re-Insurance 1880	Fire Re-Insurance	Spring Gdns., Manchester	12 ^o 0 Tu.	.. ..	D. A. Beckett.
	British Workman's 1866	Life and Accidents	Broad St Corner, Birmingm.	10 ^o 30 Th.	H. Port, <i>Man.</i>	George Bate.
	<i>London</i> .. ..	.. ..	10, City Road, E.C. ..	.. ..	.. ..	{ John Mesent, <i>Secy.</i> Wm. Beaman, <i>Asst. Sec.</i>
119	Briton, Med. & Gen. 1854	Life, Annuities, &c. ..	429, Strand, W.C. ..	2 ³⁰ Th.	Arthur Scratchley, <i>Acty.</i>	William Beaman.
	Briton .. 1875	Life, Annuities, &c. ..	429, Strand, W.C. ..	3 ³⁰ Th.	John Messent	E. S. Henshaw, <i>Sec.</i>
	Builders' Accident 1881	Accident	27a, King St., Cov. Garden	Alt. Th.	John Whitcher .. ..	.. ..
	Caledonian .. { 1865 *1833 }	Fire, Life, Annuities	19, George St., Edinburgh	2 ⁴⁵ Tu.	David Deuchar	D. J. Surene.
145	<i>London</i> .. ..	.. ..	82, King William St., E.C.	.. ..	.. ..	J. Allan Cunningham
	Caledonian .. 1871	Plate Glass	131, Hope Street, Glasgow	.. ..	W. McG. McCulloch, <i>Mn. Dir.</i>	George Mackie.
	Capital .. 1881	Guarantee	19 & 212, Victoria St. ..	.. ..	.. ..	Adam Steuart, <i>Sec.</i>
	Capital .. 1881	Fire	20, Bucklersbury, E.C. ..	12 ^o Th.	.. ..	.. ..
	Church of England 1840	Life, Fire, Annuities	9 & 10, King St., Cheapside	1 ^o 0 W.	.. ..	H. M. Baker.
145	City .. 1870	Life	2, Broad Street Bldgs., E.C.	.. ..	C. T. Southwell, <i>Man. Dir.</i>	.. ..
	City of Glasgow .. 1838	Life, Annuities	Renfield Street, Glasgow	2 ^o 0 Th.	Fredk. F. Elderton ..	George Gray.
	<i>London</i> .. ..	.. ..	12, King William St., E.C.	12 ³⁰ W.	.. ..	John W. Bell.
	City of London .. 1881	Fire	101, Cheapside, E.C. ..	2 ^o 0 W.	L. C. Phillips, <i>Gen. Man.</i>	.. ..
	City of London .. 1881	Marine	3, Royal Exch. Buildings	.. ..	Robert Wright, <i>Under. ...</i>	Rich. Borrow, <i>Sec.</i>
120	Clergy Mutual .. 1829	Life, Annuities	2 & 3, The Sanctuary, Westminster	2 ^o 0 Tu.	Stewart Helder	Matthew Hodgson.
115	Clerical, Med. & Gen. 1824	Ordinary & Invalid Lives	13, St. James's Square, S. W.	2 ^o 0 W.	B. Newbatt, <i>Act. & Sec.</i>	E. Walker, <i>Supt.</i>
	<i>City Office</i> .. ..	.. ..	Mansion House Bldgs, E.C.	.. ..	{ T. E. Young, B.A., <i>Act.</i> D. M. Lang, <i>Fire Man.</i> J. Carr Saunders, <i>Undr.</i>	Saml. J. Pipkin.
	Commercial Union 1861	Life, Fire, Mar., Anns.	19 and 20, Cornhill, E.C.	.. ..	James Odgers, <i>Man.</i> ..	O. Fitzgeorge.
	Co-operative .. 1867	Fire, Guarantee	Corporation St., Manchsr	2nd & 4th Tu.	H. Charlton .. ..	.. ..
	Confiance, La. .. 1844	Fire	45, Cornhill, E.C. ..	.. ..	Wm. Booth, <i>Man. & Sec.</i>	.. ..
	Cotton Waste Dealers 1874	Cotton Waste and Fire	Heywood, Lanc.	3rd Th. Mo.	.. ..	.. ..

121	City Office	County	1847	..	..	..	14, Cornhill, E.C.	12' 0 Sa.	J. W. Chesshyre.	Geo. Wm. Stevens. Bernard E. Ratcliffe.
122	Crown	1845	..	..	..	188, Fleet Street, E.C.	11' 30 F.	..	Geo. Todd, M.A., Acty.	{ Joseph Mills, Sec. John Lighton, Asst. Sec. George McLuckie Joseph Manly.
123	Edinburgh	..	..	..	..	67, George Street	..	..	George Humphreys, M.A., Att. and Sec.	John R. Grimes.
124	Dublin	..	..	..	..	46, Dame Street	..	..	Richard Chas. Fisher .. David MacLagan, F.R.S.E. Fred. Chaplin, Joint Sec. Charles Wallis.	G. M. Low, Sec. & Att. J. Duncan, Joint Sec.
125	Eagle	1807	..	..	..	79, Pall Mall, S.W.	Wed.	..	George Humphreys, M.A., Att. and Sec.	L. M. Middleton.
126	Economic (M)	1823	..	..	..	6, New Bridge Street, E.C.	2' 15 F.	..	Richard Chas. Fisher .. David MacLagan, F.R.S.E. Fred. Chaplin, Joint Sec. Charles Wallis.	A. McCaskie, Sec.
127	Edinburgh	1823	..	..	..	22, George Street	3' 0 Tu.	..	George W. Phillips	Ebenezer Clarke.
128	London	1823	..	..	..	11, King William Street	..	..	George W. Phillips	Ebenezer Clarke.
129	Edinburgh	1877	..	..	..	73, George St., Edinburgh	11' 30 Th.	..	George W. Phillips	S. S. Brown, Sec.
130	London	..	..	..	..	18, Queen Victoria Street	..	..	George W. Phillips	..
131	Edinb. and Provincial	1878	..	..	..	8, York Bldgs, Edinburgh	3rd W.	..	George W. Phillips	..
132	Emperor	1853	..	..	..	52, Cannon Street, E.C.	2' 30 W.	..	George W. Phillips	..
133	Emperor, Limited	1855	..	..	..	52, Cannon Street, E.C.	3' 0 W.	..	George W. Phillips	..
134	Employers' Liability	1880	..	..	..	84 & 85, King William St., [E.C.]	1' 30 Th.	..	George W. Phillips	..
135	Employers' Liability & Workpeople's Provid.	1881	..	..	..	Newhall St., Birmingham	Fri.	..	George W. Phillips	..
136	English & Scot. Boiler	1879	..	..	..	100, King St., Manchester	Mo. last Fri.	..	George W. Phillips	..
137	Glasgow	..	..	..	..	92, West Nile St., Glasg.	..	..	George W. Phillips	..
138	English & Scottish Law	1839	..	..	..	12, Waterloo Place, S.W.	3' 0 F.	..	George W. Phillips	..
139	Edinburgh	..	..	..	..	120, Princes Street	3' 0 Th.	..	George W. Phillips	..
140	Equitable (M)	1762	..	..	..	Mansion House St., E.C.	11' 0 W.	..	George W. Phillips	..
141	Equitable	1873	..	..	..	8, Corporation Street, Man- chester.	1st F. aft. 2nd of month.	..	George W. Phillips	..
142	London	..	..	..	..	1, Princes Street, Bank	..	..	George W. Phillips	..
143	Equitable (U. States)	1859	..	..	..	81, Cheapside, E.C.	..	..	George W. Phillips	..
144	Glasgow	..	..	..	..	156, Buchanan Street	..	..	George W. Phillips	..
145	Equity and Law	1844	..	..	..	18, Lincoln's Inn Fields	3' 0 W.	..	George W. Phillips	..
146	Era (Indust. & Genl.)	1880	..	..	..	57 & 59, Ludgate Hill, E.C.	Tu.	..	George W. Phillips	..
147	Essex and Suff. Equit.	1802	..	..	..	Colchester	11' 0 S.	..	George W. Phillips	..
148	Federative	1875	..	..	..	7, Union Street, Oldham	Mo. 2d & last W.	..	George W. Phillips	..
149	Fire Insur. Association	1880	..	..	..	66 & 67, Cornhill, E.C.	1' 0 Tu.	..	George W. Phillips	..

Advr. tiscient page.	TITLE AND DATE.	Business.	Chief Office, and Principal Branch or Branches.	Board Days.	Actuary or Manager.	Secretary, Assistant Secretary, or Local Secretary.
158	Fire Re-Insurance 1874	Re-Insurance	46, Queen Victoria St., E.C.	2 ^o	Joseph Freeman, F.S.S.	Daniel Marshall.
	Free Methodist ..	Industrial Life ..	119, Salisbury Sq., E.C.	.. ..	.. ..	Jos. John Dymond.
	Friends' Provident (M) 1832	Life, Annuities ..	45, Darley Street, Bradford	12 ^o W.	.. ..	.. ..
	General .. 1837	Fire, Life, Annuities	103, Cannon Street, E.C.	11 ³⁰ W.	Robert Wilson, <i>Act.</i>	Geo. Scott Freeman, <i>Man. and Sec.</i>
158	General (of Trieste) 1831	Fire	60, Gracechurch St., E.C.	.. ..	.. ..	T. S. Newbery, <i>Man. and Sec.</i>
	General Hailstorm 1843	Hailstorm ..	St. Giles Street, Norwich.	3 ^o S.	.. ..	C. S. Gilman.
	Glasgow & London ..	Fire	248, West George St., Glasg.	3 ^o mo last Tu.	.. ..	J. Thomson Duncan
	London	Fire	37, Lombard Street, E.C.	3 ^o 3rd M.	Charles W. Pearce.	Geo. King, <i>Lon. M.</i>
127	Globe .. 1870	Marine ..	79, Cornhill, E.C.	2 ^o W.	S. H. Hewitt ..	B. Francis Cobb.
	Globe Accident .. 1880	Accident ..	45, Finsbury Pavment, E.C.	.. ..	.. ..	Geo. Lawson, <i>Secy.</i>
	Great Britain Mutual 1844	Life	11, Qn. Victoria St., E.C.	1 ^o Tu. 12 ^o F.	.. ..	A. W. Dixon, <i>pro tem.</i>
	Gresham .. 1848	Life, Annuities ..	St. Mildred's House, E.C.	12 ³⁰ Th.	F. Allan Curtis ..	Joseph Allen, <i>As. Sec.</i>
147	Guar. Asso. of Scotland 1873	Fidelity ..	75, George St., Edinburgh	2 ^o 2nd & 4th, M.	.. ..	F. A. Bringlee, <i>Man.</i>
	Guarantee Society .. 1840	Fidelity Guaranteee ..	19, Birchin Lane, E.C.	1 ³⁰ W.	.. ..	Augs. Muzio, <i>Sec.</i>
	Guardian .. 1821	Life, Fire ..	11, Lombard Street, E.C.	1 ^o F.	F. J. Marsden, <i>Man. Fire</i>	T. G. C. Browne, <i>Act. & Sec.</i>
	Guardian .. 1863	Plate Glass ..	49, Spring Gdns., Manchr.	11 ^o 2nd W.	Wltr. Christian, <i>Man. & Sec.</i>	.. ..
128	London .. ..	.. ..	71, Fleet Street, E.C.	.. ..	Ernest H. Wilson, <i>Gen. Man.</i>	Henry Sinnett, <i>Sec.</i>
	Guardian Horse, Vehicle & General ..	Horse, Vehicle, and Indemnity	31, Lombard Street, E.C.	2nd Tu. 3 ^o.	.. ..	T. S. Newbery.
	Hamburg-Bremen .. 1854	Fire	60, Gracechurch St., E.C.	.. ..	James Terry, <i>Act.</i>	B. Blenkinsop, <i>Man.</i>
	Hand-in-Hand (M) { 1696 *1836	{ Fire, Life, Annuities	26, New Bridge Street, Blackfriars, E.C.	1 ^o Tu.	Joseph Hillman, <i>Undr. ...</i>	T. Allen Clark.
128	Home and Colonial 1864	Marine	8, Royal Exchange, E.C.	12 ^o W.	A. Waters ..	A. Waters.
	Horse Insurance Co. ..	Horse and Live Stock	17, Queen Victoria St., E.C.	1 ^o Tu.	.. ..	.. ..

148	Imperial Life .. 1820	Life, Annuities	..	1, Old Broad Street, E.C.	1' o W.	J. Chisholme, <i>Act. & Man.</i>	Jas. Bumpus.
	Imperial Fire .. 1803	Fire ..	..	1, Old Broad Street, E.C.	1'30 W.	E. Cozens Smith, <i>Gen. Man.</i>	and Sec.
	Imperial Live Stock 1878	Horses, Cattle, &c. ..	..	446, West Strand, W.C. ..	12'30 W.	.. ..	Benjamin S. Essex.
	Imperial Union .. 1875	Accidents ..	..	32, Finsbury Pavement, E.C.	2' o W.	.. ..	A. B. Shelley, <i>Sec.</i>
	Indemnity Mutual.. 1824	Marine ..	..	13, Gt. Winchester St., E.C.	1' o Th.	Lawrence D. Smith, <i>Undr.</i>	Chas. Corke.
	Ins. Comp. of Scotland 1821	Fire ..	..	95, George St., Edinburgh	3'30 Th.	.. ..	John P. Nash, <i>Sec.</i>
	+Integrity 1858	Industrial Life	..	30, Wellington St., Strand	4'30 Th.	A. Peck, M.A., <i>Actuary.</i>	..
148	Kent 1802	Fire ..	..	High Street, Maidstone ..	Mo. 1st W. 2'30	.. ..	Walter L. Seyfang.
	<i>London</i> .. ..	.. ..	..	26, Budge Row, Cannon St.	.. ..	.. ..	G. M. Hughes, <i>Ag't.</i>
	Lancashire 1832	Life, Fire ..	..	Exchange St., Manchester	10' o Th.	George Stewart, <i>Gen. Man.</i>	Jas. Turnham, <i>Sub.M.</i>
	<i>London</i> .. ..	.. ..	..	14, King William St., E.C.	.. ..	.. ..	B. F. Oliver.
	Lancashire & Yorkshire 1877	Accident ..	..	33, Princess St. Manchester	Last Th.	Charles McBride ..	Chas. McBride.
	Law Fire 1845	Fire ..	..	114, Chancery Lane ..	3'15 Tu.	.. ..	George Wm. Bell.
	Law Life 1823	Life ..	..	187, Fleet Street, E.C. ..	2' o W.	Griffith Davies ..	Griffith Davies.
	Law Property .. 1850	Life, Titles ..	..	61, King William St., E.C.	1' o F.	.. ..	Chas. E. Mason.
	Law Union .. 1854	Life, Fire, Annuities	..	126, Chancery Lane ..	2'30 W.	Frank McGedy.	..
	Legal and General.. 1836	Life ..	..	10, Fleet Street, E.C. ..	2' o Tu.	E. A. Newton, M.A.	..
	Life Asso. of Scotland 1838	Life, Annuities	..	82, Princes St., Edinburgh	2'30 Tu.	John Fraser ..	{ John Sharp } <i>Joint</i> { J. C. Windrop } <i>Sec.</i>
	<i>London</i> .. ..	.. ..	..	5, Lombard Street, E.C.	12' o M.	.. ..	E. H. Holt.
	Lion 1879	Fire ..	..	5, Lothbury, E.C. ..	.. ..	Thos. B. Bell, <i>Gen. Man.</i>	J. B. Davison.
	Lion 1880	Life ..	..	5, Lothbury, E.C. ..	.. ..	Chas. Beddall, <i>Gen. Man.</i>	..
149	L'pool. & Lond. & Globe 1836	Life, Fire, Annuities	..	1, Dale Street, Liverpool	11' o Tu.	.. ..	John M. Dove.
	<i>London</i> .. ..	.. ..	..	1, Cornhill, E.C. ..	2' o F.	Augustus Hendriks.	..
	(<i>West End</i>) .. ..	.. ..	..	56, Charing Cross, S.W.	.. ..	.. ..	Robert Gibb.
	+Liverpool. Victoria Legal 1843	Life ..	..	Islington, Liverpool ..	11' o Tu.	Henry Hare.	..
	London and County 1873	Plate Glass ..	..	16, Holborn Viaduct ..	1' o alt. Tu.	.. ..	..
	+London & County Prov. 1871	Life (Monthly Paymts.)	..	72, Bishopsgate St. Within	2' o Tu.	.. ..	Frank Stone.
	London & General 1861	Plate and other Glass	..	2, Ludgate Hill, E.C. ..	2' o Th.	.. ..	F. B. Williams.
	London & Lancashire 1862	Life ..	..	66 & 67, Cornhill, E.C. ..	2' o Tu.	W. P. Clirehugh	G. W. Mannering, <i>A.S.</i>

See Adver- tisement page.	TITLE AND DATE.	Business.	Chief Office, and Principal Branch or Branches.	Board Days.	Actuary or Manager.	Secretary, Assistant Secretary, or Local Secretary.
	London & Lancashire 1862 <i>London</i>	Fire	11, Dale Street, Liverpool	2:30 M.	Charles G. Fothergill ..	J. B. Moffat, <i>Sub. M.</i>
	London & Man. Indus. 1869	.. ..	74, King William Street	.. ..	.. ..	W. P. Reynolds,
	London and North-Western <i>London</i>	Industrial, Sickness ..	42, Southwark Exchange	1' 0 Th.	{ E. Alston, R. Grayling, & W. Woodward, <i>Man. Dir.</i>	[<i>Res. Sec.</i>
	Lond. & Prov. Fire 1881	Fire	Victoria Bldgs., Manchester	Alt. Tu.	Samuel Butler, <i>Mn. & Sec.</i>	S. J. Peplow, <i>Res. Sec.</i>
	Lond. & Prov. Hor. & Car. 1874	.. ..	18, New Bridge St., Blkfrirs	.. ..	.. ..	{ F. A. Prout, <i>For. Supt.</i> W. A. Blake, <i>Home Supt.</i>
	London & Prov. Law 1845	Horses, Vehicles, &c.	Abchurch Lane, E. C. ..	Wed.	H. Williams, <i>Gen. Man.</i>	A. Waters.
	London & Prov. Marine Ld. 1860	Life, Annuities ..	17, Qn. Victoria St., E. C.	12' 0 Tu.	A. Waters	
	London & Staffordsh. 1870	Life, Annuities ..	21, Fleet Street, E. C. ..	2' 0 Tu.	Ralph Price Hardy.	
158	London & Staffordsh. 1870	Marine	2, Royal Exchange Bldgs.	2' 0 Th.	J. F. de Rougemont, <i>Undr.</i>	
129	London Assur. Corp. 1720	Fire	123, Bishopsgate St., E. C.	12' 30 Tu.	.. ..	J. L. Daniell.
	Lond., E. India, & Col. 1869	Fire, Life, Mar., Anns.	7, Royal Exchange ..	12' 0 W.	Arthur H. Bailey, <i>Acty.</i>	Thos. W. H. Delf.
130	Lond., Edin. & Glasg. 1881	Life	Mansion House Bldgs., E. C.	3' 0 W.	W. A. Bowser, <i>Manager.</i>	John P. Laurence, <i>Sec.</i>
	London Guar. & Acc. 1869	Life and Accident ..	110, Cannon Street, E. C.	.. ..	B. J. Smith.	C. W. Skinner, <i>Sec.</i>
	<i>Dublin</i>	Guarantee, Accident ..	10, Moorgate Street, E. C.	11' 30 Tu.	.. ..	E. G. L. Anderson.
	<i>Edinburgh</i> .. ..	.. ..	49, Dame Street .. ..	.. ..	.. ..	Thos. Strickland.
	London Life Asso. (M) 1806	.. ..	12, St. Andrew Square,	.. ..	.. ..	Rhind Lindsay & Co.
	London Mutual Boiler 1874	Life	81, King William St., E. C.	12' 0 F.	Edward Docker ..	Edward Docker.
		Steam Boilers, &c. ..	17, Queen Victoria St., E. C.	.. ..	Geo. Wallis, <i>Man. Dir.</i>	Chas. G. Johnson.
	Magdeburg 1844	Fire	10, Cornhill, E. C. ..	.. ..	C. Riecken, <i>Man.</i>	T. E. Wirgman.
	Manchester 1824	Fire	King Street, Manchester ..	11' 0 Th.	J. B. Northcott.	C. R. Pilcher, <i>Res. Sec.</i>
	<i>London</i> .. ..	.. ..	96, Cheapside .. ..	.. ..	.. ..	W. I. Haley, <i>Sec.</i>
	Manchester and London ..	Fire	110, King St., Manchester	3' 0 F.	Henry Plummer, <i>Man.</i>	F. A. White, <i>Undr.</i>
	<i>London</i> 1878	.. ..	1, Royal Exch. Bldgs, E. C.	.. ..	.. ..	C. G. Laing, <i>Act. and Sec.</i>
	Marine 1836	Marine	20, Old Broad Street, E. C.	2' 0 Th.	Robert John Lodge, <i>Manr.</i>	G. H. Ryan.
150	Marine & Gen. Mutual 1852	Life, Marine	14, Leadenhall Street, E. C.	2' 45 W.	C. G. Laing, <i>Act. and Sec.</i>	William Relton.
	Maritime 1864	Marine	40, Brown's Bldgs., Liverpl.	2' 0 F.	Wm. Cannell, <i>Undr.</i>	A. Torkington, <i>M. Dr.</i>
	Masonic and General 1868	Life, Annuities ..	9, New Bridge Street, E. C.	3' 0 Th.	Thos. Robson, <i>Undr.</i>	Alf. Dawson, <i>Sec.</i>
	Merchants' Marine 1871	Marine	37, Cornhill	12' 0 Tu.	.. ..

131	Midland Counties .. 1851 <i>London</i>	Fire, Life, Hail, Anns.	Silver Street, Lincoln .. Basinghall Street, E.C. ..	2' o alt. Tu.	A. G. Finlaison ..	Benjamin Vickers. I. E. Maver.
	Millers' & Genl. Fire 1875 <i>London</i>	Fire ..	Newhall St., Birmingham .. 69, Mark Lane, E.C.	1'15 Th.	..	J. Liddon, <i>Gen. Man.</i> A. S. Fletcher, <i>Res. Sec.</i>
	Morley Mutual .. 1872	Fire ..	Town Hall, Morley ..	..	..	Wm. Smith.
	Mutual .. 1834	Life ..	39, King Street, E.C. ..	1'45 W.	H. W. Manly, <i>Acty.</i>	H. W. Manly.
	Mutual .. 1870	Fire ..	Brown Street, Manchester .. 10, King William St., E.C.	Alt. Tu. & W.	J. N. Lane, <i>Man. & Sec.</i>	A. K. Holroyd, <i>As. Sec.</i> Hubert White.
	Mutual Accident .. 1881 <i>London</i>	Employers' Liability .. and Genl. Accident .. and Guarantee ..	14, Marsden St., Manchester .. 10, King William St., E.C.	1st W. & 2nd Th.	O. B. Jeens, <i>M. Sec.</i>	Hubert White, <i>Lon.</i> [<i>Man.</i>]
	† Mutual Prov. Alliance 1847	Life, Sickness ..	2, Albion Place, Blackfriars ..	4'30 W.	A. G. Finlaison, <i>Cons. Act.</i>	G. B. Woods.
	National (of Ireland) 1822 <i>London</i>	Fire, Life, Annuities ..	3, College Green, Dublin. 86, King William St., E.C.	12'30 Fr.	Harold Engelbach	Harold Engelbach.
	National Employees 1882	Accident & General ..	205, High Holborn, W.C.	..	..	Chas. Smith, <i>Res. Sec.</i> A. T. Allen.
151	National Fire .. 1876	Fire ..	72, King William St. E.C.	11'30 W.	..	William Collis.
132	National Life (M) .. 1830	Life, Endowments ..	2, King William St. E.C.	1'30 W.	Charles Ansell ..	Henry J. Puckle.
	National Guarantee 1863	Fidelity Guarantee ..	67, George St., Edinburgh.	2' o Tu.	George Todd Chienne.	..
	National Guardian 1854	Life, Loans ..	484, Oxford Street, W.C.	11'30 Tu.	..	Thomas J. Bourne.
	National Provident (M) 1835	Life, Annuities ..	48, Gracechurch St., E.C.	2' o Tu., F.	Arthur Smither, <i>Acty.</i>	Henry Rance, <i>Sec.</i>
	National Provincial 1854	Plate Glass ..	66, Ludgate Hill ..	12'30 F.	..	John H. Brown.
	Netherlands .. 1845	Fire ..	1 Roy. Exchange Bldgs. E.C.	..	B. Hawes Wilson, <i>Man.</i>	..
134	New York .. 1845	Life, Annuities ..	76 and 77, Cheapside, E.C.	..	Wm. M. Beers ..	J. Fisher Smith, <i>Gen.</i> [<i>Man.</i>]
135	N. Brit. & } Fire .. 1809 Mercantile } Life & Ann. 1823 <i>Edinburgh</i>	Fire, Life, Annuities.	64, Princes Street ..	3' o Th.	A. Gillies Smith, <i>F. & L. M.</i> David Chisholm, <i>Acty.</i>	P. R. D. MacLagan.
	<i>London</i>	..	61, Threadneedle St., E.C.	12'30 W.	G. H. Burnett, <i>Firm Man.</i> H. Cockburn, <i>Life M. & Act.</i>	F. W. Lance, <i>Secy.</i>
	Northern .. 1836	Life, Fire, Annuities	1, Moorgate Street, E.C.	1' o Th.	{ Jas. Valentine, <i>Gen. Man.</i> { Thos. H. Cooke, <i>Acty.</i> { James Robb, <i>Firm Man.</i>	{ H. E. Wilson. { Samuel Anderson.
	<i>Aberdeen</i>	..	3, King Street ..	1' o Tu.	..	..
	Northern .. 1858	Plate and other Glass	W. Clayton St., Newcastle- on-Tyne ..	..	William Hood	..

See Adver- tisement page.	TITLE AND DATE.	Business.	Chief Office, and Principal Branch or Branches.	Board Days.	Actuary or Manager.	Secretary, Assistant Secretary, or Local Secretary.
159	Norwich and London <i>London</i> .. 1836 Norwich Equitable <i>London</i> .. 1829 Norwich Union .. 1797 <i>London</i> .. <i>Ditto</i> .. Norwich Union (M) 1808 <i>London</i> ..	Accident, Plate Glass, Employer's Liability Fire Fire Life	St. Giles Street, Norwich 30, Moorgate Street, E.C. Norwich 69, Lombard Street, E.C. Surrey Street, Norwich .. 50, Fleet Street, E.C. .. 18, Royal Exchange, E.C. Surrey Street, Norwich .. 50, Fleet Street, E.C.	4' 0 M. 12' 0 M. Th. 2' 0 M. 12' 0 M. 10' 0 M.	C. S. Gilman George Powell James S. Skipper Charles John Bunyon, M.A.	C. R. Gilman. William Skipper. Wm. H. Postans, <i>Local Agent.</i> C. E. Bignold. C. J. Bunyon, <i>Agent.</i> A. H. Bignold, " T. Muir Grant.
	Ocean Marine .. 1859 Ocean, Railway, &c. 1872 Ocean & General .. 1877	Marine Railway & other Accidents. Fidelity Guarantee ..	2 & 3, Old Broad St., E.C. Mansion House Bldgs., E.C. Mansion House Bldgs., E.C.	2' 0 alt. Th. 11' 0 W. 10' 30 W.	Frederick Harford, <i>Undr.</i> R. Dolphin Wood, <i>Man. Dir.</i>	Alfred Price, <i>Sec.</i> J. B. Baker, <i>Sub. Man.</i>
136	Patriotic .. 1824	Life and Fire ..	9, College Green, Dublin	Tu. & F.	B. H. O'Reilly, <i>Man.</i>	
152	Pearl .. 1864 Pelican .. 1797 <i>West End</i> .. +People's Universal 1858 Phoenix .. 1782 <i>West End</i> .. Plate Glass .. 1852 Positive .. 1870 +Post Office .. 1866 Protector .. 1853 Provident .. 1806 Provident Clerks' .. 1876 Provident Clerks' (M) 1840	Life, Loans Life, Sickness .. Fire Plate Glass Life Life, Annuities .. Endwmts. Annuits. Loans Life Accident Life, Anns., Benevt. Fd.	London Bridge, E.C. .. 70, Lombard Street, E.C. } 57, Charing Cross, S.W. } Railway Bldgs. Wolverhamtn. 19, Lombard Street, E.C. } 57, Charing Cross, S.W. } 53, Lime Street, E.C. .. 34, Cannon Street, E.C. St. Martin's-le-Grand .. 34, King Street, Cheapside. 50, Regent St. & 14, Cornhill 61, Coleman Street, E.C. 27, Moorgate Street, E.C.	3' 0 Tu., F. 1' 30 Tu., Th. 2' 30 W. 1' 0 W. 11' 0 Tu. 1' 0 M. 12' 30 W. 2' 0 F. 1' 0 W. 1' 0 W.	P. J. Foley. Robt. Charles Tucker J. J. Broomfield, <i>Sec.</i> .. E. D. Rogers, <i>Man. Dir.</i> A. G. Mackenzie .. Postmaster-General. S. A. Beaumont, <i>Man. Dir.</i> W. Thomas Linford, F.I.A.	Robt. C. Tucker. A. James George. F. B. Macdonald, <i>Asst. Sec.</i> A. G. Mackenzie. Charles Stevens. W. Thomas Linford. W. Thomas Linford.

152	Provincial .. <i>London</i>	1852	Life	High Street, Wrexham .. 7, Queen Victoria St., E.C.	12' o F.	Griffith Davies, <i>Com. Act.</i>	John Francis. J. A. Greig. E. Snelling.
153	Provincial Hail .. Prudential ..	1872 .. 1848	Hail Storm Life, Anns., Industrial	75, High St., Winchester Holborn Bars, E.C. ..	1' o Th.	T. C. Dewey, { <i>Managers</i> W. Hughes, J. Moncrieff Wilson	W. J. Lncaster, <i>Sec.</i> [<i>Man.</i>] T. W. Thomson, <i>Sub.</i> J. K. Rumford, <i>Res. Sec.</i>
153	Queen <i>London</i>	1857	Life, Fire, Annuities	Queen Ins. Bldgs, Liverpool 60, Gracechurch St., E.C.	3' o alt. W. 1' o Th.	.. .. .. ..	William J. Vian.
153	Railway Passengers .. <i>West End</i>	1849	Railway & other Accidents.	64, Cornhill, E.C. ..	12'30 Tu.	Thos. J. C. L. Boardman	James Proctor.
153	Refuge Friendly ..	1864	Industrial Life ..	8, Gd. Hotel Bldgs, Char. Cr.	.. ..	Henry Unwin, <i>Sec.</i> ..	..
154	Reliance (M) ..	1840	Life, Annuities ..	71, King William Street ..	2' o Th.	H. W. Porter, B.A.	..
154	Rock	1806	Life	15, New Bridge Street, E.C.	12' o Th.	John H. McLaren ..	[<i>Man.</i>] Digby Johnson, <i>Sub.</i> J. B. Johnston.
159	Royal <i>London</i>	1845	Life, Fire, Annuities	Royal Ins. Bldgs., Liverpool 27 & 28, Lombard St., E.C.	11' o Daily. 3' o W. F.	Thomas B. Winsor ..	E. R. Handcock.
154	Royal Exchange Assur. 1720	1840	Life, Fire, Mar., Anns.	Royal Exch. & 29, Pall Mall	12'30 Daily	John Reddish ..	John Sharp.
154	Royal Farmers ..	1840	Life, Fire, Hail Storm	3, Norfolk Street, Strand	1'30 Tu.	Frederick Taylor, <i>Lond. Mn.</i>	W. H. Hambridge.
157	+Royal Liver ..	1850	Life	43, Finsbury Square, E.C.	10' o Daily	F. G. P. Neison ..	..
157	+Royal Lond. Friendly 1861	.. ..	Industrial Life ..	70, Finsbury Pavement	Th.	.. ..	..
160	Salop	1780	Fire	11, The Square, Shrewsbury	1st Tu.	.. ..	H. J. Salisbury.
160	Seepre	1864	Life	40, Finsbury Pavement	4' o Th.	W.S.B. Woolhouse, <i>Com. Act.</i>	J. G. Phillips.
165	Scottish Accident .. <i>London</i>	1877	Accident	77, George St., Edinburgh 10, King William St., E.C.	.. ..	Martin L. Martin, <i>Man. & Sec.</i>	W. E. Thomson, <i>Sec.</i>
165	Scottish Amicable (M) 1826	.. ..	Life, Annuities	St. Vincent Place, Glasgow 1, Threadneedle St., E.C.	12'30 Th. 1'30 M.	Thomas Marr	William G. Spens Y. R. Eccles.
165	Scottish Equitable (M) 1831	.. ..	Life	26, St. Andrew Sq., Edin. 69, King William St., E.C.	3' o Th.	T. B. Sprague, M.A., <i>Man.</i>	William Finlay. A. Mackay.
165	Scottish Imperial .. <i>London</i>	1865	Life, Fire	151, West George St., Glasg. 2, King William Street, E.C.	12'30 Th.	W. W. Reid { H. A. Smith, <i>Cont. Acty.</i> } T. Wilk. Watson, <i>Acty.</i> }	David Lawrie. J. Heron Duncan.
165	Scottish Life <i>London</i>	1881	Life and Accident	26, George St., Edinburgh 20, King William St., E.C.	2'30 W.	David Paulin, <i>Manager</i> ..	James Sorley. George Struthers.
165	Scottish Metropolitan 1876	.. ..	Life, Annuities	25, St. Andrew Sq., Edinb. 79, Cornhill, E.C.	3'30 Tu.	Wm. Gibson Bloxson ..	W. R. Macdonald. Chas. Forbes Booth.

TITLE AND DATE.	Business.	Chief Office, and Principal Branch or Branches.	Board Days.	Actuary or Manager.	Secretary, Assistant Secretary, or Local Secretary.
Scottish Metropolitan 1880 <i>London</i>	Fire	25, St. Andrew Sq., Edinb. 79, Cornhill, E.C.	.. ..	Wm. G. Bloxson, <i>Man.</i> C. F. Booth, <i>Res. Sec.</i>	J. Murray, <i>Sec.</i> [Supl. E. A. Walford, <i>Fire</i>
Scottish Plate Glass 1870 <i>London</i>	Plate Glass	73, George St., Edinburgh 18, Qn. Victoria Street, E.C.	2nd Tu. Mo.	.. ..	W. J. Walker, <i>Sec.</i> L. M. Middleton, <i>Sec.</i>
Scottish Provident (M) 1837 <i>London</i>	Life, Annuities	6, St. Andrew Sq., Edin.	3' o Tu.	{ James Watson, <i>Manager</i> James Meikle, <i>Actuary</i>	J. S. Morton, { <i>Joint</i> J. G. Watson, { <i>Secs.</i> John Muir Leitch.
Scottish Provincial 1835 <i>London</i>	Life, Fire, Annuities	17, King William St., E.C.	2' 30 Th.	Charles Gordon, <i>Actuary.</i>	T. Y. Wardrop, <i>Man.</i> David G. Simpson.
Scottish Union and { 1824 National { <i>London</i>	Life, Fire, Annuities	93, Union Street, Aberdeen 64, Cannon Street, E.C.	11' o Tu.	J. M. McCandlish, <i>Gen. Man. & Act.</i>	Peterswald Pattison, [Sec. W. Porteous, <i>Res. Sec.</i>
Sc. Widows' Fund (M) 1815 <i>London</i>	Life, Annuities	3, King William St., E.C.	12' 30 W.	A. H. Turnbull, <i>Manager</i>	J. P. Anderson. Archd. Day.
Sea Marine .. 1876	Marine	Exchange Bldgs., Liverpool	.. ..	H. Wallace, <i>Undr.</i>	William Bates.
Security .. 1870	Life	4, Queen Victoria St., E.C.	3' o W.	.. ..	B. J. Smith.
Shropshire & N. Wales 1837	Fire	The Square, Shrewsbury	12' o 1st M.	Griffith Davies, <i>Man. Dir.</i>	George J. Row.
Sovereign .. 1845	Life, Annuities	110, Cannon Street, E.C.	2' o Th.	.. ..	G. A. Reid.
Standard .. 1875	Fire	76, King William St., E.C.	1' 30 Tu.	J. Hugh Middleton, <i>Gen. Mn. Manager.</i> Spencer C. Thomson, B.A., William Thomas Thomson, <i>Consulting Actuary.</i>	J. H. W. Rolland, <i>Home Sec.</i> D. Clunie Gregor, <i>Col. & For. Sec.</i> H. Jones Williams. John O'Hagan.
Standard .. 1825	Life, Annuities	3 & 5, George Street, Edinr.	3' o Tu.	.. ..	W. W. Baynes. E. H. Mannering.
<i>London</i> .. ..	.. ..	83, King William St., E.C.	1' o Th.	.. ..	John G. Priestley, <i>Sec.</i> C. L. Saunders, <i>As. Act.</i>
(<i>West End</i>) .. ..	.. ..	3, Pall Mall East, S.W. ..	.. ..	.. ..	J. Kidman, [Sec. & As. Sec.
Star .. 1843	Life, Annuities	32, Moorgate Street, E.C.	11' 30 W.	.. ..	R. H. Nesbitt.
Sun .. 1710	Fire	Threadneedle St., E.C. ..	.. ..	.. ..	T. S. Newberry, <i>Man.</i>
Sun .. 1810	Life	60, Charing Cross.	.. ..	.. ..
(<i>West End</i>)	Fire, Life	Threadneedle St., E.C. ..	1' o Tu. F.	John G. Priestley, <i>Acty.</i>	
Thames and Mersey 1860	Marine	60, Charing Cross, S.W.	Wed.	S. Cross	
<i>London</i> .. ..	.. ..	Liverpool & London Chambers, Liverpool.	Th.	John H. Lukis, <i>Undr.</i>	
Transatlantic .. ..	.. ..	1, Royal Exchange Bldgs.	.. ..	.. ..
	.. ..	1 & 12, Clement's Lane, E.C.	.. ..	.. ..

NAME	DATE	INDUSTRY	LOCATION	DETAILS	ALL. IN.	ATTN. LUCAS, MANAGER.	CHARLES DARRELL.
Union ..	1714 *1813	Fire, Life	81, Cornhill, E.C.	..	120 Tu. & F.	Wm. B. Lewis, Man. Dir.	Charles Darrell.
Union (Canton) ..	1835	Marine	9, Royal Exchange, E.C.	..	Tuesday.	William Wallis, Act.	M. P. Jukes, Lon. Agt.
Union Nationale ..	1877	Fire	39, Lombard Street, E.C.	..	..	Mons. E. Miegerville, Man.	W. Williams, Ln. Agt.
+United Assurance London	1832	Life	106, Duke St., Liverpool	..	Daily.	W. S. B. Woolhouse, Act.	Thos. Walker.
United Kent ..	1824	Life, Annuities	14, Finsbury Square	..	..	..	R. Hopkins, Ln. Man.
United London ..	1824	Life, Annuities	Maidsstone..	..	Mo. Lst W. 2:30	..	Walter L. Seyfang.
United Kingdom Assu. Corporation	1866	Industrial Life	26, Budge Row, E.C.	..	..	..	G. M. Hughes, Agent.
United Kingdom Temperance (M)	1840	Life, Annuities	10, Finsbury Square, E.C.	..	6 o M.	Hugh Hyslop.	Thomas Cash, Sec. (Principal Officer).
United Fire Re-Ins.	1879	Fire Re-Insurance	1, Adelaide Pl., Lon. Brid.	..	1:30 Tu. F.	Ralph P. Hardy, Cons. Act.	..
Universal ..	1834	Life	14, Marsden St., Manchester	..	1st W. Mo.	J. N. Lane, Man. & Sec.	..
Universal Marine ..	1859	Marine	1, King William St., E.C.	..	1 o Th.	Frederick Hendricks.	Alfred Tozer.
University ..	1825	Life	3, Cornhill, E.C.	..	2 o Th.	T. H. Wells, Undr.	Charles McCabe.
+Victoria ..	1860	Life, Endowments	25, Pall Mall, S.W.	..	4 5 W.	..	Arthur J. Cook.
Wesleyan & General	1841	Life, Sickness	Finsbury Sq. Bldgs., E.C.	..	4 o F.	W. S. B. Woolhouse, C. Act.	R. Aldington Hunt
Wesleyan Meth. Trust	1872	Wesleyan Trust Prpty.	Moor Street, Birmingham.	..	4 o W.	James W. Lewis	H. Plummer, Sec.
Western Counties & London Mutual	1861	Life	110, King St., Manchester	..	Fortnightly	..	R. W. Lethbridge, [Asst. Sec.]
Westminster ..	1717	Life	20, Princess Sq., Plymouth	..	11 o M.	T. J. W. Buckley, Sec.	Chas. R. Browne, Sec.
Westminster & General	1836	Life, Fire	21, New Bridge St., E.C.	..	..	T. J. W. Buckley, Sec.	R. J. Gray, Assis. Sec.
West of England ..	1807	Life, Fire	27, King St., Covent Gardn.	..	1 o Th.	Edw. Cutbush, Actuary.	G. W. Cooke, Lon. Mn.
Whittington ..	1855	Life, Annuities	28, King St., Covent Gardn.	..	2 o Tu.	G. S. Crisford, Sec. & Act.	Alfred T. Bowser, Mn.
Yorkshire ..	1824	Life, Fire, Annuities	Exeter (Chief Office)	..	12 o W.	..	F. L. Mawdesley, Sec. & Gen. Man.
Yorkshire and London	1874	Plate and other Glass	20, New Bridge Street	..	..	..	J. M. C. Johnston, Ret. Sec.
Yorkshire Boiler ..	1873	St. Boilers, Engines, &c.	58, Moorgate Street, E.C.	..	2:45 Th.	..	George Hoyle.
Yorkshire Provident	1870	Industrial Life	St. Helen's Square, York	..	12 o W.	W. L. Newman	John P. Ogden.
			82, Old Broad Street, E.C.	..	..	..
			1, Finsbury Square, E.C.	..	..	..
			Sunbridge Chrs., Bradford	..	First M.	Thomas Allen, Man.	
			Oxford Place, Leeds	..	6 o M.	John Waugh, Eng. & Man.	

# Advertis- ment page.	TITLE AND DATE.	Business.	Chief Office, and Principal Branch or Branches.	Board Days.	Actuary or Manager.	Secretary, Assistant Secretary or Local Secretary.
147	Equitable Reversionary 1835	ANNUITY	AND REVERSIONARY	SOCIETIES.		
	General Reversionary 1836	Reversions, Life Ints., &c.	10, Lancaster Place, Strand	3' 30 W.	Frederick Hendriks ..	F. S. & C. H. Clayton.
	Glasgow Annuity .. 1808	Do. do.	5, Whitehall, S. W. ..	12' 0 F.	William Barwick Hodge.	D. A. Bumsted, <i>As. Act.</i>
	Governances .. 1843	Annuities	87, West Regent Street ..	By Citation.	A. M. Lindsay.	
	Law Reversy. Interest 1853	Government Annuities	32, Sackville St., Piccadilly	4' 30 2nd W.	.. ..	C. W. Klugh.
	London Annuity .. 1765	Reversions, Annu., &c.	24, Lincoln's Inn Fields..	4' 0 W.	J. Hill Williams, <i>Actuary</i>	C. B. Clabon, <i>Sec.</i>
	National Debt Office 1786	Members' Widows ..	Serjeants' Inn, Fleet St. ..	6' 0 W.	.. ..	Rv. R. Shepherd, <i>M.A.</i>
	National Reversionary 1837	Government Annuities	19, Old Jewry, E. C. ..	.. ..	A. J. Finlaison.	Sir C. Rivers Wilson.
	Reversionary & Genl. 1878	Reversions	63, Old Broad St., E. C. ..	3' 0 W.	Robert C. Tucker ..	G. A. Rendall.
	Reversionary Interest 1823	Reversions, &c. ..	28, Golden Square, W. ...	4' 0 1st W.	.. ..	Alfred W. Hewer.
144	Western Annuity .. 1831	Reversions, Life Ints., &c.	17, King's Arms Yard, E. C.	12' 30 Th.	Hon. George Pepys.	
		Annuities	14, Bedford Circus, Exeter	12' 0 F.	Alex. J. Finlaison, <i>Act.</i>	Thos. S. Mortimer.
	Bankers' Guarantee { 1865	MISCELLANEOUS SOCIETIES.				
	& Trust Fund ..	Fidelity Trust ..	86, King William St., E. C.	2' 30 1 & 3 F.	.. ..	John A. Allan.
	British Mutual .. 1856	Banking	St. Bride St., Ludgate Circ.	3' 0 Th.	.. ..	James Martin.
	Col. & For. Banks { 1866	Fidelity Trust ..	86, King William St., E. C.	3' 0 2nd W.	.. ..	John A. Allan.
	Guar. Fund ..	Discount on Purchases	19 & 21, Qn. Vict. St., E. C.	12' 0 M.	H. W. Wheeler, <i>Cons. Act.</i>	Adam Stuart.
	Capital Guarantee 1874	Loans and Advances	2, Ludgate Hill, E. C. ..	.. ..	.. ..	F. B. Williams.
	Lond. & Genl. Invest. 1870	Investments, Loans ..	16, New Bridge St., Blackfrs.	3' 30 F.	John E. Tresidder.	
	Perpetual Investment 1851	Rents Collected, &c.	66, Cannon Street, E. C.	2' 30 W.	Richard Stone, <i>Man. Dir.</i>	Henry Scruton, <i>Sec.</i>
	Rent Guarantee .. 1850					

INSURANCE OFFICERS' DIRECTORY.

*In cases of similarity of Title, the object or business of the Company is appended—thus,
Alliance Fire and Life, Alliance Marine, Caledonian Fire and Life, Caledonian
Plate Glass, &c.*

ADLER, MARCUS N., Act. *Alliance F. & L.*
ALLAN, JOHN A., Sec. *Bankers' Guarantee.*
ALLEN, JOSEPH, Assist. Sec. *Gresham.*
ALLEN, T., Man. *Yorks. & Lond. Plate Glass.*
ANDERSON, E. G. L., Sec. *London Guarantee and Accident.*
ANDERSON, J. J. P., Sec. *Scot. Wid.'s Fd.*
ANDERSON, ROBT., Sec. *Essex & Suffolk.*
ANDERSON, SAMUEL, Aberdeen Sec. *Northern Fire and Life.*
ANGUS, JOSEPH, Undr. and Sec. *Merchants' Marine.*
ANSSELL, CHAS., Act. *National Life.*

BAILEY, ARTHUR J., Act. *London Assurance Corporation.*
BAKER, J. B., Sub-Man. *Ocean Rail, &c.*
BATES, WILLIAM, Sec. *Sea Marine.*
BAYNES, W. W., Sec. *Star.*
BEAMAN, WILLIAM, Asst. Sec. *Briton Limited, and Briton Medical & Gen.*
BEAUMONT, S. A., Man. Dir. *County Fire and Provident Life.*
BECKETT, D. A., Sec. *British Workman's.*
BELL, THOS. B., Gen. Man. *Lion Fire and Lion Life.*
BELL, G. W., Sec. *Law Fire.*
BELL, J. W., Lond. Res. Sec. *City of Glasgow.*
BENTHAM, WM., Dublin Sec. *Standard L.*
BERRIDGE, G. W., Act. *Equity and Law.*
BIGG, FRED., Act. *Masonic and Genl. Life.*
BIGNOLD, CHAS. E., Sec. *Norwich Un. F.*
BIGNOLD, Agent, *Norwich Union Fire.*
BLAKE, W. A., Home Sup. *Lond. & Prov. F.*
BLENKINSOP, BENJ., Man. *Hand-in-Hand.*
BLOXOM, WILLIAM GIBSON, Man. *Scottish Metrop. Life & Scottish Metrop. Fire.*
BOARDMAN, THOS., J. C. L., Man. Dir. *Refuge Friendly.*
BONE, GEORGE, Fire Man. *General F. & L.*
BOOTH, C. F., Lond. Sec. *Scottish Metrop. Fire and Scottish Metrop. Life.*
BOOTH, WM., Man. & Sec. *Cotton Waste Dealers'.*

BORROW, R., Sec. *City of London Marine.*
BOURNE, T. J., Sec. *National Guardian.*
BOWLEY, E., Sec. *British Empire Mutual.*
BOWSER, ALF. T., Man. & Sec. *Whittington.*
BOWSER, WILFRED, A., Man. *London, Edinburgh and Glasgow.*
BRIDGEMAN, WILLIAM J., Sec. *Era Fire.*
BRINGLOE, F. A., Man. *Guarantee Association of Scotland.*
BROOMFIELD, J. J., Sec. *Phoenix.*
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BROWNE, W. M., Sec., *Westminster Fire.*
BROWNE, W. S., Lond. Sec., *British and Foreign Marine.*
BRUCE-GARDYNE, J. D., Lond. Sec. *Scot. L.*
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CHAMPNESS, W. SWAIN, Agency Sec. *General Assurance.*
CHARLON, H., Man. *La Confiance Fire.*
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CLABON, C. B., Sec. *Law Reversionary.*

CLARK, T. ALLEN, Sec. *Home & Col. M.*
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CLAYTON, F. S. & C. H., Joint Secs.
Equitable Reversionary.

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Fire Insurance Association.

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COLLIS, WILLIAM, Man. *National Fire.*

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COOKE, G. W., Lon. Man. *West of England.*

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CORKE, CHAS., Sec. *Indemnity Marine.*

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DANIEL, J. LE GEY, Sec. *London and Provincial Marine.*

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DAVIES, GRIFFITH, Act. & Sec. *Law Life.*

DAVIES, GRIFFITH, Man. Dir. *Shropshire and North Wales.*

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DEWEY, T. C., Joint Man. *Prudential.*

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MANLY, JOSEPH, Dublin Sec. *Crown*.

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MANNERING, G. W., Assist. Act., *Lond. & Lancashire Life*.

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 MCCABE, CHARLES, Act. & Sec. *University*.
 MCCANDLISH, JOHN M., Gen. Man. and Act. *Scottish Union & National*.
 MCCASKIE, Sec. *Edinb. and Provincial Plate Glass*.
 MCCULLOCH, W. MCGAVIN, Man. Dir. *Caledonian Plate Glass*.
 McDougall, N., Man. *Boiler and Steam Power*.
 MCGEDY, FRANK, Act. & Sec. *Law Union*.
 McLAREN, JOHN H., Man. *Royal*.
 McLUCKIE, GEO., Edin. Sec. *Crown*.
 MCMURTRIE, THOMAS, Sec. *North British & Mercantile*.
 MEIKLE, JAMES, Act. *Scottish Provident*.
 MESSENT, JOHN, Man. and Act. *Briton and Briton Medical and General*.
 MIDDLETON, J. H., Gen. Man. *Standard F.*
 MIDDLETON, L. M., Lond. Sec. *Edinb. Fire and Scottish Plate Glass*.
 MILLS, JOSEPH, Sec. *Crown*.
 MOFFAT, J. B., Sub. Man. *London and Lancashire Fire*.
 MONTEFIORE, A. J., Sec. *Alliance Marine*.
 MOORE, J. D., Joint Man. *Era Fire*.
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 NEWTON, E. A., Act. & Man. *Legal and General*.
 NORTHCOTT, J. B., Sec. *Manchester Fire*.

ODGERS, JAMES, Man. *Co-operative*.
 OGDEN, JOHN P., Sec. *Yorkshire Provident*.
 O'HAGAN, J., West End Sec. *Standard Life*.
 OLIVER, B. F., Lond. Res. Sec. *Lancashire*.
 O'REILLY, B. H., Man. *Patriotic*.
 PATERSON, D. R., Sec. *Equitable Fire*.
 PATTISON, PETERSWALD, Sec. *Scottish Union and National*.
 PAULIN, DAVID, Man. *Scottish Life*.
 PEARCE, C. W., Lond. Sec. *Glasgow and London Fire*.
 PEARS, W., Sec. *Adelaide Marine*.
 PEARSON, ARTHUR, Act. *Metropolitan Life*.
 PECK, ANTHONY, Act. *Integrity Mutual*.
 PEPLOF, S. J., Lond. Sec. *London and North-Western Fire*.
 PEPYS, Hon. GEO., Man. *Reversionary Int.*
 PERRY, ROBERT H., Man. *Brighton & Sussex Union*.
 PHILLIPS, GEO. W., Act. *Equitable, U.S.*
 PHILLIPS, JOHN GEO., Sec. *Sceptre Life*.
 PHILLIPS, L. C., Gen. Man. *City of London Fire*.
 PILCHER, C. R., Lond. Sec. *Manchester F.*
 PILLING, J. P., Sec. *Rossendale Mut. Fire*.
 PIPKIN, SAM'L. J., Sec. *Commercial Union*.
 PLUMMER, H., Man. *Manchester & London Fire, & Sec. Wesleyan Methodist Trust*.
 PORT, H., Man. *British Workman's*.
 PORTEOUS, WILLIAM, Lond. Sec. *Scottish Union and National*.
 PORTER, H. W., Act. & Sec. *Rock Life*.
 POWELL, GEORGE, Lond. Sec. *Norwich and London Accident*.
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 PRIESTLEY, JOHN G., Act. & Sec. *Sun Life*.
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SAUNDERS, J. CARR, Undr. *Coml. Union.*
SCRUTON, HENRY, Sec. *Rent Guarantee.*
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SIMPSON, D. G., Lon. Man. *Scot. Provincial.*
SINNETT, HY., Sec. *Guardian Horse & Vehicle.*
SKINNER, CHAS. W., Sec. *London, Edin. and Glasgow.*
SKIPPER, J. S., Man. *Norwich Equitable.*
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SMITH, A. GILLIES, Gen. Man. *North British and Mercantile.*
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THE INSURANCE REGISTER, 1883.

THE leading incidents relating to the progress of Insurance Associations, since the publication of the INSURANCE REGISTER last year, are recorded in the following pages :—

ACCIDENT INSURANCE.

Considerable activity has again been manifested in this branch of Insurance during the past year—the effect, in part, of an extended knowledge of the varied benefits which Accident Companies present to the public, and partly owing to the passing of the Employers' Liability Act, which, under certain conditions, 'compels employers of labour to compensate their employes pecuniarily in the event of accident arising while in the discharge of their work. Several companies have been founded, with special adaptation to the requirements thus created, whilst undertaking, at the same time, the general business of Accident Insurance.

Taking, as heretofore, these companies in chronological order, notice is directed in the first instance to the report for the past year of the *Railway Passengers' Assurance Company*—the oldest and most extensive of the Accident Offices. In the thirty-third Report it is stated that 9,901 new annual policies were issued against accidents generally, producing a new premium revenue of £28,004; that the premium income amounted to £226,701, the total income being £236,911; and that the claims amounted to £127,816, being compensation for 55 claims arising

from fatal accidents, amounting to £34,175, and 6,352 claims for non-fatal accidents, amounting to £93,641. The sum of £12,944 was allocated by way of bonus to policy-holders of five years' standing. The Company has already paid 90,000 claims for fatal and non-fatal accidents, amounting to upwards of £1,800,000.

The Company second in point of date and of magnitude is the *Accident Insurance Company, Limited*, and in the year's report it is stated that the premium revenue was £55,433; the claims amounting to £29,999, and the bonus reductions were £2,847. The aggregate amount of claims during the past eleven years was upwards of £300,000.

In the twenty-sixth Annual Report of the *Norwich and London Company* it is stated that the receipts for new premiums, renewals and interest on investments, exhibit under each head an increase over the preceding year. An abatement of ten per cent. on the premiums was made to policy-holders of five years' standing.

The *London Guarantee and Accident Company* report that 3,359 policies were completed, assuring £1,672,491, the new premiums being £10,385. The premium income is, less reinsurance, stated as £30,333, and the amount of claims for the year £8,324.

In the Report of the *Ocean, Railway and General Accident Company*, it is stated that the new premiums amount to £8,900; the total premium revenue £19,310; claims for the year £9,809.

The *Imperial Union Accident* reports as follows:—New policies 1,579; new premiums £3,928, premium income £19,091; claims £10,590.

The fifth annual Report of the *Scottish Accident Company* presents the following satisfactory figures—3,481 new policies were issued; being an increase over the previous year of 629 policies:—

Premiums	£17,636	Claims and Expenses . .	£13,974
Interest, &c.	1,088	Balance on year's trans-	
		actions	4,750
	<u>£18,724</u>		<u>£18,724</u>

The Reserve Fund is £6,803.

Total Funds, £34,140.

The following is a summary of the returns presented at the fourth annual meeting of the *Lancashire and Yorkshire Accident Company* :—

Premiums	£16,454	Claims, Medical Fees, Bonus to Insured, Commissions, &c. . . .	£5,572
		Management Expenses .	3,943
		Balance on year's trans- actions	6,939 .
	<u>£16,454</u>		<u>£16,454</u>

Accumulated Fund, £41,872.

This Company has introduced the system of insuring the lives of total abstainers at a reduced rate of premium. It also transacts the business of Fidelity Guarantee.

In the first Annual Report of the *Employers' Liability Assurance Corporation* of London, the following satisfactory figures are presented :—

Premiums	£35,707	Claims	£7,356
Interest, &c.	3,232	Expenses, including one- third Preliminary Ex- penses	12,610
		Balance	18,973
	<u>£38,939</u>		<u>£38,939</u>

The *Employers' Liability and Workpeople's Provident*, founded in Birmingham, gave the following as the result of the first year's operations :—

Premiums	£4,022	Claims and Expenses. .	£2,316
Interest, &c.	107		1,813
	<u>£4,129</u>		<u>£4,129</u>

The *Atlas Assurance Company* has added during the past year an Accident Department to its Fire and Life business; and a Company entitled the *Northern Accident* was founded in Glasgow.

The following is a list of the Companies which transact this class of Insurance business, with the date of the establishment :—*Accident* (founded as the *Accidental Death* in 1850 and re-established under present title in 1866); *Atlas* (also Fire and Life), 1808; *Builders' Accident*, 1881; *Employers' Liability* (London), 1881; *Employers' Liability and Workmen's Provident* (Birmingham),

1881; *Globe Accident*, 1880; *Imperial Union*, 1875; *Lancashire and Yorkshire*, 1877; *London, Edinburgh, and Glasgow* (also Life), 1881; *London Guarantee and Accident* (combines, as the name imports, Fidelity Guarantee), 1869; *Mutual Accident*, 1881; *Norwich and London* (also insures Plate Glass), 1856; *Ocean, Marine, and General Accident*, 1871; *Provident Clerks'*, 1876; *Railway Pass*, 1849; *Scottish Accident*, 1876; *Scottish Life*, 1881.

To the foregoing list may be added the *London and Provincial Horse and Carriage* Insurance Company, founded in 1875. Also the *Guardian Horse and Vehicle* Assurance Association. The object of these Companies is to insure vehicles of all descriptions against damage, including rolling stock on rail or tramways, and to insure horses and drivers against accidental injury.

CATTLE INSURANCE.

The Companies in operation appear to be the *Imperial Live Stock* Company; the *Horse* Insurance (for horses and live stock generally), and the *Guardian*. The addresses and names of officers will be found in the Directory.

FIDELITY GUARANTEE INSURANCE.

The Companies which conduct this branch of insurance are the *Guarantee Association of Scotland* (1873); *Guarantee Society* (1840); *Lancashire and Yorkshire*, 1877; *London Guarantee and Accident* (1869); *National Guarantee* (1863); *Ocean and General Guarantee* (1877), which is worked in connection with the Accident Association of that name; and the *Provident Clerks'* (1867).

To the foregoing list may be added the *Bankers' Guarantee Trust Fund*—a Society founded to indemnify against loss on the part of Bank *employés*. The Society is divided into two branches—the British, and the Foreign Guarantee Trust. Following the example of the Bank of England, several of the large Railway Companies have established a fund, contributed by the *employés*, to secure the Company against loss arising from defalcation.

The minimum rate of premium for Guarantee Insurance is 5s. per cent., and may be estimated as ranging from that sum to £3 per cent., according to the nature of the employment, supervision, and remuneration.

FIRE INSURANCE.

The Fire Insurance business reported in 1882 of those Companies which unite therewith the business of Life Insurance, is not so favourable in its results as that of the previous year. In the report for 1881, the aggregate amount in losses was slightly over fifty-six per cent. of the Premium Revenue; the business reported in 1882 exhibits a proportion of more than sixty-four per cent. of losses to premiums. The Fire and Life Companies are now twenty-seven in number,* and the following is a summary of the Revenue Account, showing the amount of Receipts and Expenditure for the twelve years from 1871 to 1882 inclusive:—

SUMMARY OF FIRE REVENUE ACCOUNT of *Twenty-seven Companies transacting Fire in conjunction with Life Insurance.*†

Reported in Year.	INCOME.			EXPENDITURE.			DIFFERENCE. Sum apportioned as Dividend to Shareholders, or transferred to Profit and Loss Account.
	Premiums, after deduction of Re-assurances.	Interest (approximated) and other Receipts.	TOTAL.	Losses after deduction of Re-assurances.	Management and other expenses.	TOTAL.	
	£	£	£	£	£	£	£
1871	3,833,906	231,808	4,065,714	2,233,592	961,004	3,194,596	871,118
1872	4,589,877	232,687	4,822,564	3,413,740	1,147,640	4,561,380	261,184
1873	5,425,798	210,981	5,636,779	3,798,487	1,299,501	5,097,988	538,791
1874	5,801,576	222,427	6,024,003	2,980,855	1,405,714	4,386,569	1,637,434
1875	5,803,745	265,923	6,069,668	3,051,922	1,541,048	4,592,970	1,476,698
1876	6,071,828	305,767	6,377,595	3,235,975	1,637,935	4,873,910	1,503,685
1877	6,162,149	364,000	6,526,149	3,309,737	1,689,864	4,999,601	1,516,548
1878	6,629,280	369,379	6,998,659	4,102,420	1,773,170	5,875,590	1,123,069
1879	6,694,016	393,028	7,087,044	3,509,893	1,957,164	5,467,057	1,619,987
1880	6,665,137	399,400	7,064,537	3,904,693	1,967,322	5,872,015	1,192,522
1881	6,870,287	350,000	7,220,287	3,867,376	2,020,745	5,888,121	1,332,166
1882	7,275,440	360,000	7,635,440	4,694,455	2,168,752	6,863,207	772,233

* The number originally was thirty, but three companies since 1871 have transferred their business—the *Provincial*, now exclusively Life; the *London and Southwark* to the *London and Lancashire*, and the *Scottish Commercial* to the *Lancashire*.

† A statement giving the figures pertaining to the various offices, as reported in 1882, will be found on page 31.

The following is a summary of the business reported in 1882 of those Companies founded solely as Fire Offices, which publish their yearly financial results :—

FIRE INSURANCE ABSTRACT OF REVENUE ACCOUNT
as reported in 1882.

TITLE, AND DATE OF ESTABLISHMENT.			INCOME.		EXPENDITURE.		
			Premiums.	Interest and other Receipts.	Losses.	Management and other Expenses.	
Bolton (Cotton Spinners) ...	1876	£	12,098	£	2,960	£	363
British Re-Insurance	1880		19,351	1,494	10,715		6,763
Building Society	1881		2,266	250	304		920
City of London	1881		105,612	6,723	40,702		37,971
Edinburgh	1877		5,429	567	2,740		3,898
Equitable	1873		42,036	4,311	27,896		10,253
Essex and Suffolk Equitable ...	1802		20,093	3,581	8,753		4,562
Fire Insurance Association ...	1879		141,702	10,677	65,946		51,338
Glasgow and London	1881		85,890	924	32,088		27,422
Kent	1802		57,284	11,143	34,811		14,581
Law Fire	1845		107,135	11,336	41,254		26,543
Lion	1879		150,045	5,798	108,042		86,259
London and Lancashire	1862		424,556	34,964	333,912		125,608
London and North-Western ...	1879		12,423	3,455	11,564		5,492
London and Staffordshire* ...	1870		83,757	1,172	92,517		41,695
Manchester	1824		242,421	8,113	195,206		71,225
Manchester and London	1877		10,060	1,000	6,809		2,994
Millers' and General	1875		26,557	878	15,506		8,583
Mutual Fire	1870		99,021	6,918	58,373		18,841
National	1876		12,101	2,826	5,463		6,618
Scottish Metropolitan	1880		7,538	1,095	3,005		4,559
Shropshire and North Wales ...	1837		7,212	2,124	2,915		2,200
Standard	1879		96,422	6,423	69,065		25,136
Wesleyan Methodist Trust ...	1872		3,936	537	2,002		768
Total			1,774,945	127,880	1,172,548		584,592
Excess of Premiums over Losses .....			...	..	602,397		

**London and Staffordshire*.—Has ceased to transact New Insurances; business, in part, transferred to the *Lancashire*.

FIRE INSURANCE ABSTRACT OF REVENUE ACCOUNT, *as reported in 1882.*

TITLE, AND DATE OF ESTABLISHMENT.		INCOME.		EXPENDITURE.	
		Premiums.	Interest and other Receipts.	Losses.	Management and other Expenses.
		£	£	£	£
Alliance	1824	245,352	22,868	109,360	73,454
Atlas	1808	90,714	*	47,006	23,298
Caledonian	1805	80,031	11,018	48,811	28,055
Church of England	1840	5,593	1,196	988	2,570
Commercial Union	1861	723,475	19,010	502,251	209,925
General	1836	61,950	*	40,446	24,613
Guardian... ..	1821	283,954	17,842	209,651	81,306
Hand-in-Hand	1696	40,589	*	20,351	9,839
Lancashire	1852	556,983	*	385,862	152,638
Law Union	1854	37,376	1,440	9,393	11,039
Liverpool and London and Globe	1836	1,138,014	*	726,493	347,712
London Assurance Corporation	1720	261,803	14,833	130,325	83,305
Midland Counties	1851	17,283	1,425	6,597	6,774
National (Ireland)	1822	81,977	*	66,419	27,617
North British and Mercantile ...	1809	958,654	65,807	625,605	301,603
Northern... ..	1836	451,487	*	287,526	132,204
Patriotic	1824	12,935	*	6,109	3,061
Queen	1857	599,137	*	473,548	188,505
Royal	1845	883,325	25,402	591,748	254,833
Royal Exchange	1720	132,724	9,588	54,513	36,163
Royal Farmers'	1840	36,765	*	20,285	10,498
Scottish Imperial	1865	123,908	3,216	106,804	39,009
Scottish Provincial	1825	40,056	1,600	17,484	11,481
Scottish Union and National ...	1824	199,803	19,458	106,353	53,295
Union	1714	56,804	*	18,822	16,549
West of England	1807	94,352	10,355	54,659	25,136
Yorkshire	1824	60,396	9,142	27,046	14,270
Total		7,275,440	360,000†	4,694,455	2,168,752

* Interest is wholly or partly included in *Profit and Loss Account*, and (†) an approximation is made as to the sum total by assuming interest at *four per Cent.*

A few Fire Companies were founded during the past year, but there appears to be no instance of business having been actually commenced.

The following is a list of the Companies whose business is exclusively that of FIRE INSURANCE, also the date of establishment:—

Bolton	1876	Fire Re-Insurance	1874	Mutual	1870
Brighton and Sussex Union	1881	Glasgow and London	1881	National	1876
British Re-Insurance	1880	Imperial	1803	Norwich Equitable ...	1829
Building Society	1881	Insurance Company of Scotland	1821	Norwich Union	1797
Bute	1873	Kent	1802	Phoenix	1782
City of London	1881	Law	1845	Realm	1880
Co-Operative	1867	Lion	1879	Rossendale Mutual ...	1877
County	1806	London & Lancashire	1862	Salop	1780
East Lancashire	1879	London and North-Western	1879	Scottish Metropolitan	1880
Edinburgh	1876	London & Provincial	1881	Shropshire and North Wales	1837
Emperor	1855	London & Staffordshire	1870	Standard	1875
Equitable	1873	Manchester	1824	Sun	1710
Era (Industrial)	1880	Manchester and London	1878	United Re-Insurance	1877
Essex and Suffolk ...	1802	Millers' and General.	1875	Wesleyan Methodist Trust	1872
Federative	1875	Morley Mutual	1872	Westminster	1717
Fire Insurance Association	1880				

HAIL STORM INSURANCE.

This branch of Insurance is conducted by Five Companies: the *County*, founded at Hertford (1847); *General*, founded at Norwich (1843); *Midland Counties* (also Fire and Life), founded at Lincoln (1851); *Provincial*, founded at Winchester (1872); and *Royal Farmers'*, also Fire and Life (1840).

LIFE INSURANCE.

So far as a comparison can be instituted, the new business reported during the past year—of what is termed *Ordinary* as distinct from *Industrial* Life Insurance—exhibits an increase as compared with similar results reported in 1881. Fifty-eight Companies make a return of the new policies issued, the sum thereby insured, and the new premium revenue,—the summation being 56,786 policies, £24,745,186 sums insured, and £832,591 new premiums. Six additional Companies publish the amount insured and the corresponding new premiums, the summation being £1,443,559 and £58,663 respectively; while four other Offices record simply the amount insured, the total being £444,648.

Thus, the total amount of new insurances, as reported by sixty-eight Companies, is £26,333,393. These figures, however, considerably overstate the actual amount, as in numerous instances the sum re-insured is not deducted. The total amount of new Life Insurance business may be roundly estimated as exceeding THIRTY MILLIONS.

In the Revenue Account, the premiums exceed those of the previous year by £571,591, the figures being £13,603,721 in 1881, and £14,175,312 in 1882. The increase recorded is for the most part in the *Industrial* Branch, the premiums in that branch exceeding those of the preceding year by £306,377. The consideration-money received for annuities exceeds that of the previous year by £16,268, the amounts being £587,024 reported in 1881, and £603,292 reported in 1882. The interest on Investments exhibits an increase of £129,558, the amounts being £5,439,600 in 1881, and £5,569,158 in 1882. The profit—arising chiefly from valuation of Investments—shows a decrease of £88,704 over that of the previous year, the sums being respectively £323,275 and £234,571.

The summation of the above items, with miscellaneous receipts £41,176, gives a total of £20,623,509, the income reported in 1882. Compared with that of 1881 (£19,991,940) a gross increase is shown of £631,569 over the previous year.

An examination of the expenditure shows the amount of claims reported in 1882 as lower than that of 1881, the figures being £10,535,074 in 1881, as compared with £10,506,664 in the past year. The amount paid by way of commission and management expenses exceed those of 1881 by £263,902; but the increase arises chiefly from the large accession of Industrial business, and the increased expenditure consequent thereon. A diminution of nearly one per cent. in the management expenses is shown in the Industrial Companies' aggregate returns.

The following is a summary of the Revenue Account, showing the total income and total outgo of British Life Offices for the

period during which the Act of 1870 has been in past twelve years' operation :—

Year.	No. of Companies Reporting.	Total Income.	Total Expenditure.	Excess of Income over Expenditure.
		£	£	£
1871	110	14,456,261	11,815,363	2,640,898
1872	118	15,001,631	11,791,580	3,210,051
1873	120	15,535,581	12,125,292	3,410,289
1874	120	15,819,053	12,410,036	3,409,017
1875	114	16,604,649	12,888,188	3,716,461
1876	108	16,978,115	13,600,491	3,377,624
1877	109	17,610,655	13,756,862	3,853,793
1878	107	18,048,355	14,184,486	3,863,869
1879	108	18,961,018	14,830,359	4,130,659
1880	107	19,354,054	16,064,460	3,289,594
1881	106	19,991,940	15,995,160	3,996,780
1882	107	20,623,509	15,976,086	4,647,423

The difference between the total income and the total expenditure £4,647,423, is an amount larger than that of any previous year since the Act of 1870 came into force. With regard to interest on Investments, the rate averages about the same (4'10) as reported in 1881.

The amount of Life Insurances in force is estimated roundly at £435,000,000.* This sum is arrived at by assuming the ordinary Life Insurance premium as averaging three per cent., and the Industrial Life Insurance premium as averaging four per cent. The figures present an increase of about ten millions above the assumed Life risks in force reported in 1881.

The *Victoria* Life Assurance Society, founded in 1860 as a Friendly Society, has been registered as an Ordinary Life Office, the sum of £20,000 having been deposited in terms of the Life Assurance Companies' Act. Two Life Offices have retired from the field of competition—the *London and Provincial Law*, the business having been transferred to the *Guardian* Fire and Life; and the *Lion* Life, founded in 1880, has ceased to transact new business. The liabilities of the *Great Britain Mutual* have been taken over by the *National* (Fire and Life) of Ireland.

* In the present issue of the INSURANCE REGISTER, and those of the four previous years, the amount of Life Insurances in force is only inserted in the case of those companies that publish yearly this interesting information, and also a few offices that have inserted the figures previous to returning the proof to the publishers. In former editions, the amount of Life Policies in force pertaining to each office was approximated, in the absence of specific official information.

CHRONOLOGICAL LIST OF LIFE OFFICES.

The following is a list, arranged chronologically, of the Life Associations established in this country—classified as purely Life Offices—Mutual and Proprietary—and as Offices combining with the business of Life Insurance that of other branches :—

I.—MUTUAL LIFE OFFICES—22.

- | | |
|--------------------------------|-----------------------------------|
| 1762. Equitable. | 1835. National Provident. |
| 1806. London Life Association. | 1836. *Hand-in-Hand. |
| 1808. Norwich Union. | 1837. Scottish Provident. |
| 1815. Scottish Widows' Fund. | 1840. Provident Clerks'. |
| 1823. Economic. | „ Reliance. |
| 1826. Scottish Amicable. | „ United Kingdom Temperance. |
| 1829. Clergy Mutual. | 1841. †Wesleyan and General. |
| 1830. National. | 1847. British Empire Mutual. |
| 1831. Scottish Equitable. | 1852. ‡Marine and General Mutual. |
| 1832. Friends' Provident. | 1861. Western Counties and London |
| 1834. Mutual. | Mutual. |
| 1835. Metropolitan. | |

* Also *Mutual Fire Insurance*, founded 1696.

† Also *Sickness Insurance*.

‡ Also Insurances of Mariners' and Passengers' Effects.

II.—PROPRIETARY LIFE OFFICES—57.

- | | |
|--------------------------------------|---------------------------------------|
| 1797. Pelican. | 1853. Briton Medical and General. |
| 1806. Provident. | „ Protector. |
| „ Rock. | 1854. British Equitable. |
| 1807. Eagle. | „ Emperor. |
| 1810. Sun. | „ National Guardian. |
| 1820. Imperial. * | 1855. Whittington. |
| 1823. Edinburgh. | 1862. London and Lancashire. |
| „ Law. | 1863. British Legal. |
| 1824. Clerical, Medical and General. | 1864. Pearl. |
| „ United Kent. | „ Sceptre. |
| 1825. Crown. | 1866. British Workman's. |
| „ Standard. | „ United Kingdom Assurance Cor- |
| „ University. | poration. |
| 1833. Argus. | 1868. Masonic and General. |
| 1834. Universal. | 1869. London & Manchester Industrial. |
| 1836. Legal and General. | „ London, East India and Colonial. |
| „ Westminster and General. | 1870. City. |
| 1838. City of Glasgow. | „ Positive. |
| „ Life Association of Scotland. | „ Security. |
| 1839. English and Scottish Law. | „ Yorkshire Provident. |
| 1843. Star. | 1872. Industrial of Great Britain. |
| „ Preserver. | 1875. Briton Limited. |
| 1844. Equity and Law. | „ Refuge Friendly. |
| 1845. Sovereign. | 1876. Scottish Metropolitan. |
| 1846. London and Provincial Law. | „ Liverpool, Manchester and Bir- |
| 1848. Gresham. | mingham Industrial. |
| „ Prudential. | „ National Weekly. |
| 1850. Law Property. | 1880. Lion. |
| 1852. Provincial. | 1881. Scottish Life. |
| | „ London, Edinburgh and Glasgow. |

III.—PROPRIETARY LIFE, FIRE, &c., OFFICES—26.

1721.	Royal Exchange Assurance.	1825.	Scottish Provincial.
„	London Assurance Corporation.	1805.*	} Caledonian.
1807.	West of England.	1833.	
1808.	Atlas.	1836.	Liverpool & London & Globe.
1714.*	} Union.	1836.	Northern.
1813.		1837.	General.
1821.	Guardian.	1840.	Church of England.
1822.	National (Ireland).	„	Royal Farmers.
1809.*	} North British and Mercantile.	1845.	Royal.
1823.		1852.	Lancashire.
1824.	Alliance.	1854.	Law Union.
„	Patriotic.	1855.	Midland Counties.
1824.	} Scottish Union and National.	1857.	Queen.
1841.		1861.	Commercial Union.
1824.	Yorkshire.	1865.	Scottish Imperial.

Average Duration of Life Offices, 43 years.

The Companies marked thus * were founded originally as *Fire Insurance Offices*, and the earlier date denotes the year of formation.

MARINE INSURANCE.

The principal Marine Insurance Companies of English origin are twenty-two in number (the name and date of each will be found annexed), and agencies or branches have been established to some forty other companies, whose head-quarters are in India, the Colonies, or other places abroad.

The following is a summary of the Revenue Account of eight of these Companies, published during the past year :—

TITLE.	Premiums less Re- Insurances.	Management and other Expenses.	Losses less Re- Insurances.	Interest and other Receipts.
	£	£	£	£
British and Foreign	311,426	40,285	226,514	26,453
City of London	44,757	1,679	14,265	5,336
Commercial Union	226,515	8,490	156,867	24,704
London Assurance Corporation ...	117,499	3,529	62,363*	15,800
Maritime	101,762	11,531	81,502	10,137
Merchants'	188,016	3,401	135,771	10,671
Royal Exchange	193,358	8,260	151,944	15,477
Sea	172,713	13,497	157,156	7,711

* London Assurance Corporation.—Includes £8,009 returns of Premiums.

The following is a list of the principal British Marine Insurance Companies, with date of establishment :—

Alliance	1824	London & Provincial	1860	Royal Exchange	1720
British and Foreign...	1863	London Assurance		Sea	1876
City of London ...	1881	Corporation	1720	Standard	1871
Commercial Union...	1861	Marine	1836	Thames & Mersey ...	1860
Globe	1870	Maritime	1864	Ulster	1868
Home and Colonial...	1864	Merchants	1871	Union	1863
Imperial	1872	Ocean	1859	Universal	1859
Indemnity	1824	Reliance	1881		

PLATE GLASS INSURANCE.

This branch of Insurance was introduced to public consideration, in the year 1852, by the *Plate Glass* Insurance Company, and the business appears to be now conducted by fifteen offices :—The *Bradford* (1874); *Caledonian* (1871); *Commercial* (1880); *Edinburgh and Provincial* (1878); *Guardian* (1863); *Lancashire* (1876); *London and County* (1873); *London and General* (1861); *National Provincial* (1854); *Northern* (1858); *Norwich and London*, also *Accident Insurance* (1856); *Plate Glass* (1852); *Scottish Plate Glass* (1870); *Ulster* (1878); and *Yorkshire and London* (1874).

The premium for replacing plate-glass breakages ranges from 3s. 6d. upwards; the salvage becoming, of course, the property of the Company.

STEAM BOILER INSURANCE.

This Branch of Insurance was introduced to the public in 1859, by the formation in Manchester of the *Steam Boiler* Assurance Company. In addition to the insurance of steam boilers, with the buildings and machinery connected therewith, the Company issues policies of insurance on the lives of enginemen, stokers, and all persons attendant upon boilers and engines.

Four other Companies have been established for conducting this branch of Insurance :—the *English and Scottish* (1879); the *London Mutual* Steam Boiler (1874); the *Yorkshire* (1873); and the *Lancashire and Yorkshire* (1879).

SHARE LIST OF INSURANCE COMPANIES.

As a means for permanent investment, there is probably no branch of Joint Stock enterprise which should command more favourable consideration, on the part of the capitalist, than the shares of well-managed Insurance Companies. Comparatively free from the fluctuating influences of trade, and with calculations based upon the most reliable *data*, the value of Insurance shares generally varies less than those of other branches of business; while a portion of the profit ascertained being usually set apart to increase the paid-up capital, the value becomes proportionately enhanced, and the risk or liability proportionately minimized. The following is a list of Shares carefully compiled from the best sources of information:—

Dividend payable.	Paid-up and Bonus Additions.	Div. for last 12 mths per Shr.	Last Bonus per Share.	NAME OF COMPANY.	Price 1st Dec., 1882.
March	1	3/	...	Accident Insurance, Limited	2½ — 2½
April & Oct.	11	33/	...	|| Alliance Fire and Life	37½ — 38½
Jan. & July	25	20/	...	Alliance Marine, Limited	21 — 23
Jan. & July	28	33/6 (1879)	...£5	+ Argus Life	27 — 30
July	6	20/	...	Atlas Fire and Life	19½ — 20½
February	2	8/	...	Boiler and Steam Power, Limited	5½ — 6½
Aug.	1	...	...	Bolton Cotton Trade Mut. Fire, Ld	...
Jan. & July	4	22/	...	British & Foreign Marine, Limtd.	22½ — 22½
May	10	22/	...	British Equitable Life	...
November	...	7½°/o	...	British Legal Life, Limited	...
June	2½	...	...	British Re-Insurance Fire, Lim.	1½ — 1½
June	16/8	1/4	...	British Workman's Life, Limited	...
May	101	-6	...	Briton Life Association, Limited	8 — 8
May	3	...	...	Briton Med. and Gen. Life Asso.	...
May	12½	£3 10/	...	+ Caledonian Fire and Life	74 — 76
Jan. & July	2	4/9 (1878)	...	|| Church of England Fire and Life	4 — 4½
April	2½	6/	...	City of Glasgow Life Assurance	6½ — 6½
June	1	1/	...	City of London Fire, Limited	1 — 1½
February	2	2/	...	City of London Marine, Limited	1 — 1½
August ...	10	10/ (1882)	£11 10/	+ Clerical, Medical & General Life	39 — 41
Mar. & Sept	5	20/	...	Commercial Union F. L. & Mar.	20½ — 21½
January ...	80	£5 (1882)	£5	County Fire	140 — 150
February ...	...	5/ (1880)	...	County Hail Storm	...
Jan. & July	50	67/	...	+ Crown Life	66 — 68
April	5	5/ (1877)	...21/6	+ Eagle Life	6½ — 7
March .....	...	...	...	Edinburgh Fire	5/ — 10/
July	15	36/	...	Edinburgh Life	40½ — 41
June	2½	2/6	...	Emperor Fire	...
June	32/6	2/	...	Emperor Life	1½ — 1½
April	1	2/	...	Employers' Liability, Limited	...
March	1	...	...	English and Scottish Boiler, Lim.	8 — 7½
Jan. & July	3½	6/6 (1881)	...	|| English and Scottish Law Life	6½ — 7½
February	1	2/8	...	Equitable Fire, Limited	2½ — 2½
April & Oct	100	£5 (1878)	1½°/o	+ Equitable Reversionary Int., Ld.	109 — 110
January ...	6	17/6 (1880)	...	+ Equity and Law Life	18 — 20
April & Oct	2	2/5	...	Fire Insurance Association, Lim.	2½ — 3½
April	2	1/5	...	Fire Re-Insurance, Limited	...
... ..	6	7/	...	General Hailstorm	7½ — 8
Jan. & July	5	8/	...	General Life and Fire	8 — 9

* Bonus every 7 years.

† Paid in Cash (Bonus every 5 years).

‡ Added to Capital.

|| Included in Dividend.

SHARE LIST OF INSURANCE COMPANIES—*continued.*

Dividend payable.	Paid-up and Bonus Additions.	Div. for last 12 mths. per Shr.	Last Bonus per Share.	NAME OF COMPANY.	Price 1st Dec., 1882.
Mar. & Sept	100	£7 10/	...	General Reversionary ...	107 — 110
...	1	...	...	Globe Accident, Limited ...	8 — 7
July	2	...	...	Globe Marine, Limited ...	2 — 1½
Jan. & July	1	1/ (1879)	£3 8/	Gresham Life ...	...
July	1	1/	...	Guarantee Ass. of Scotland, Lim.	...
Jan. & July	20	40/	...	†Guarantee Society ...	33 — 35
Jan. & July	50	60/	...	|| Guardian Fire and Life ...	66 — 67
August ...	1	...	...	Guardn. Horse, Vehicle, & Gen. Ld	...
...	6/	·7	...	Guardian Plate Glass, Limited ...	...
Feb. & Aug.	5	...	...	Home and Colonial Marine, Ld.	2 — 2½
Jan. & July	25	£7	...	Imperial Fire ...	140 — 143
July	10	20/ (1881)	£2 10/	†Imperial Life ...	22 — 23
March ...	...	6°/	...	Imperial Live Stock, Limited ...	...
February...	6	...	...	Imperial Marine, Limited ...	...
March	10/	...	...	Imperial Union Accident, Lim.	8 — 8½
Feb. & Aug.	£7	24/	...	Indemnity Marine ...	17 — 17½
January ...	2	...	...	International Marine, Limited ...	12 — 2
April & Sep	50	£10	...	Kent Fire ...	...
Jan. & July	2	8/	...	Lancashire Fire and Life ...	67 — 78
March	1½	1/	...	Lancashire & Yorkshire Accident	38 — 38
June	2½	16/6	...	Law Fire ...	17 — 17½
April & Oct	100	£4 5/ (1880)	£13	†Law Life ...	116 — 118
April & Oct	100	£6	...	Law Reversionary Interest ...	108 — 112
June & Dec.	12/	4/	...	†Law Union Fire and Life ...	3 — 3½
July	8	13/ (1882)	...	|| Legal and General Life ...	12½ — 13
May & Oct.	8½	26/3 (1881)	...5/	Life Association of Scotland ...	24 — 26
May	2	...	...	Lion Fire, Limited ...	...
April	3	...	...	Lion Life, Limited ...	1 — 1
June & Dec.	...	20/	...	Liverpool and London £1 Anns.	23 — 24
May & Nov.	2	20/	...	Liverpool Lond. & Globe F. & L.	20 — 20½
April & Oct	12½	£3	...	London Assurance, F., L. & Mar.	58 — 60
...	10/	...	...	Lond., Edin., & Glasgow Life, Ld.	...
April	2	3/2	...	Lond. Guarantee & Accident, Ld.	2½ — 2½
June .....	...	...	...	London Mutual Boiler, Limited	8 — 18
May	2½	2/6	...	London and Lancashire Fire ...	4½ — 5
Jan. & July	£1 7/	1/4 (1878)	...	†London and Lancashire Life ..	12 — 2
June	1	1/	...	London & Manchester Indust. Ld.	...
March	2½	...	...	London & North West. Fire, Ld.	...
March	1	...	...	London & Provincial Fire, Lim.	8 — 7
...	...	...	...	Lond. & Prov. Horse & Carriage, Ld	3½ — 3½
July	£7 11/6	7/ (1881)	24/	†London and Provincial Law ...	7 — 8
Jan. & July	2	6/	...	London and Provincial Marine...	4½ — 5
June	2	5°/ (1880)	...	London & Staffordshire Fire, Ld.	8 — 8
April	2	...	...	Manchester & London Fire, Lim.	18 — 28
Jan. & July	2	3/	...	Manchester Fire ...	3 — 3½
...	...	Mut., no cap.	...	Marine & General Mutual Life...	...
Jan. & July	4½	35/	...	Marine, Limited ...	27 — 28
January ...	2	8/	...	Maritime Insurance, Limited ...	5 — 6
February...	1	...	...	Masonic & General Life, Limited	4 — 1½
Jan. & Mar.	2½	...	...	Merchants' Marine, Limited ...	18 — 18
June	£1 12/6	5/6	...	Midland Counties Fire and Life	...
August ...	2	4/ (1880)	10/	|| Midland Steam Boiler Inspection	...
March	2	...	...	Millers' and General Fire, Lim.	...
February...	25	£3 10/	...	National (Ireland) Fire and Life	54 — 56
...	2	8/	...	†National Boiler, Limited ...	58 — 58
February...	2	1/5	...	National Fire, Limited ...	12 — 2
...	2	...	(1881)	†National Guar. and Surety. Lim.	38 — 4½
April & Oct	6½	20/ (1881)	...125	|| North Brit. & Mercantile F. & L.	30½ — 30½

* Bonus every 7 years.

† Paid in cash (Bonus every 5 years).

‡ Added to Capital.

|| Included in Dividend.

SHARE LIST OF INSURANCE COMPANIES—*continued.*

Dividend payable.	Paid up and Bonus Additions.	Div. for last 12 mths per Shr.	Last Bonus per Share.	NAME OF COMPANY.	Price 1st Dec., 1882.
June & Dec.	10	50/	(1880) ‡ £5	Northern Fire and Life ...	50 — 51
... ..	5	...	...	Northern Marine, Limited ...	5½ — 5½
February...	2½	6/3	...	Northern Maritime, Limited ...	...
December	5	8/	(1880) £1	† Norwich and London Accident...	10½ — 11½
... ..	...	...	...	Norwich Equitable Fire...	1 — 1½
Jan. & July	12	£5	...	Norwich Union Fire ...	100 — 110
January ...	5	10/	...	Ocean Marine ...	7½ — 8
March	1	2/	...	Ocean, Rail., & Gen. Accid., Ld.	...
Mar. & Sept	£9 4/7	12/	...	Patriotic (Ireland) Fire and Life	9½ — 10½
August ...	2½	5/	...	Pearl Life, Limited ...	...
May	34	£4	(1881) ...	Pelican Life ...	59 — 61
April & Oct	...	£15	...	Phoenix Fire ...	280 — 285
May	5/6	...	...	Positive Life ...	5/ — 6/
January ...	10	25/	(1878) ... £6	† Provident Life ...	37 — 39
February...	1½	-7½	...	Provincial Life ...	...
March	4	4/	(1881) £5 18/	Prudential Life & Industrial Ass.	...
May & Nov.	1	2/	...	Queen Fire and Life ...	3 — 3½
Mar. & Sept	33/	8/	...	Railway Passengers ...	7 — 7½
January ...	2	1/6	...	Reliance Marine, Limited ...	3½ — 3½
Jan. & July	100	£5	...	Reversionary Interest Society ...	102 — 107
April & Oct	10	7/6	(1882) ...	† * Rock Life ...	8 — 8½
Jan. & July	Stock	£20	...	Royal Exchange Fire, Life & M.	410 — 420
May	2	8/	...	Royal Farmers and General ...	6½ — 7
Feb. & Aug.	3	25/	...	† Royal Fire and Life ...	29½ — 29½
Mar. & Sept	...	£8	...	Salop Fire Office...	...
February...	1	1/3	(1878) ... 8/	Sceptre Life ...	2½ — 2½
February...	1	1/3	...	Scottish Accident ...	1½ — 1½
May	1	...	...	Scottish Imperial Fire and Life	1½ — 1½
July	1	...	...	Scottish Life and Accident, Lim.	1 — 1½
February...	1	...	...	Scottish Metropolitan Fire ...	...
August ...	1½	1/6	...	Scottish Metropolitan Life ...	1½ — 2
May & Nov.	3	12/	(1882) 12/	Scottish Provincial Fire and Life	14 — 15
February...	2	...	...	Scottish Reversionary, Limited...	...
May	1	3/2½	...	Scottish Union and National (A)	3½ — 3½
May	3½	...	...	Do. do. do. (B)	13 — 13½
January ...	2	4/	...	Sea Marine, Limited ...	5½ — 5½
September	12	18/	...	Shropshire and North Wales Fire	18 — 20
... ..	3½	...	(1879) ...	Sovereign Life ...	7 — 1½
April	4½	2/6	...	Standard Fire, Limited ...	1½ — 1½
May & Nov.	12	£2 10/	(1882) ...	† Standard Life ...	55 — 60
January ...	4	4/	...	Standard Marine, Limited ...	5½ — 5½
January ...	1½	1/3	(1879) £5 10/	Star Life ...	14 — 16
Jan. & July	...	£27	...	Sun Fire ...	460 — 470
Jan. & July	10	£2 14/	(1878) ... £12	† Sun Life ...	90 — 95
Feb. & Aug.	2	12/	...	† Thames and Mersey Marine, Ld.	11½ — 12
Jan. & July	20	£22	(1878) ...	† Union Marine Fire and Life ...	540 — 560
January ...	3½	3/6	...	Union Marine, Limited ...	4½ — 5
August ...	10	10/	...	United Fire Re-Insurance, Lim.	10 — 10½
July	50	£3 10/	...	United Kent Life, Limited ...	...
Jan. & July	12	50/	(1881) ... £1	† Universal Life ...	39½ — 40½
Jan. & July	3	12/	...	Universal Marine, Limited ...	7½ — 8
June	5	5/	(1880) ... 37/6	† University Life ...	7 — 7½
August ...	10/	-6	...	Wesleyan Meth. Trust Fire, Lim.	...
Jan. & July	35	35/	(1878) ... £16	† West of England Fire and Life...	53 — 55
February...	...	17°/0	...	Westminster and General Life ...	...
July	2	2/	(1882) 8½°/0	Whittington Life...	2½ — 3½
February...	1	1/6	...	Yorksh. Boiler & Steam Users, Ld.	...
April	5	£1 16/	...	Yorkshire Fire and Life...	41 — 42

* Bonus every 7 years.

† Paid in cash (Bonus every 5 years)

‡ Added to Capital.

|| Included in Dividend

LIFE INSURANCE ABSTRACT.

ABSTRACT OF YEAR'S RESULTS,

[RETURNS FURNISHED IN 1882.]

SHOWING

1. NEW LIFE INSURANCE BUSINESS (*relating to 70 Companies*).
2. INCOME AND EXPENDITURE.
3. FUNDS AND SECURITIES.
4. LIFE INSURANCES IN FORCE.
5. TOTAL RESULTS AS REPORTED IN 1881 AND 1882 (*see p. 59*).

The word NET appended to the "SUMMARY OF NEW LIFE BUSINESS," denotes that the new business exceeds the sum quoted, a portion having been re-insured with other Companies.

The item, PROFIT ON INVESTMENTS, in the Revenue Account, relates to certain profit made during the financial year—in the re-valuation, purchase or sale of Investments, the falling in of Reversions, or other sources of profit. The sum quoted is wholly distinct from the surplus or profit declared at stated periods, the result of ACTUARIAL investigation.

The word MUTUAL inserted in the column applicable to "Share Capital paid up," denotes that the Society is established on the principles of MUTUAL Insurance.

Appended to the REVENUE ABSTRACT is the Amount of Funds at the beginning and the end of the Financial Year, thus showing at a glance the progress made in the Twelve Months.

1	Title	Alliance.	Argus.	Atlas.	British Empire Mutual.	British Equitable.
2	Date of Establishment	1824.	1833.	1808.	1847.	1854.
3	Date to which Returns are made up	31 Dec., 1881.	31 Dec., 1881.	25 Dec., 1881.	31 Dec., 1881.	31 Jan., 1882.
SUMMARY OF NEW LIFE BUSINESS.						
4	Number of Policies ... ..	..	[Has ceased	..	900	2,112
5	Sum thereby Insured ... ..	..	to transact	..	420,168	402,847
6	New Premiums ... ..	..	New	..	13,052	12,064
7	Average amount of Policy ...	..	Business.]	..	466	190
REVENUE ACCOUNT.						
Income.						
8	Premiums, less Re-insurance ...	103,908	20,307	81,106	112,561	138,659
9	Consideration for Annuities ...	93	..	..	2,514	..
10	Interest and Dividends	49,238	21,722	67,337	32,021	32,456
11	Profit on Investments ... ..	..	4,210	..	1,061	..
12	Fines, Fees, &c.	44	22	..	175	194
13	Other Receipts ... ..	..	..	..	..	..
	Total Income	153,283	46,261	148,443	148,332	171,309
14	Amt. of Funds at beginning of year	1,137,837	489,683	1,502,308	795,981	745,889
Expenditure.						
15	Claims and Reversionary Bonus...	83,970	37,641	130,604	67,420	71,792
16	Surrenders	4,142	2,124	4,217	6,219	5,665
17	Annuities	100	351	..	2,086	41
18	Commission	4,458	363	3,124	8,784	9,664
19	Expenses of Management... ..	7,296	1,531	8,266	14,439	23,715
20	Dividends, &c., to Shareholders..	..	4,200	1,735	Nil	2,750
21	Cash Bonus & Reduct. of Premium	..	..	..	2,843	..
22	Loss or Depreciation ... ..	..	..	..	..	331
23	Income Tax ... ..	..	462	..	..	..
24	Other Payments ... ..	..	..	..	..	..
	Total Expenditure	99,966	46,672	147,946	101,791	113,868
25	Amount of Funds at end of year...	1,191,154	489,272	1,502,805	842,522	803,330
FUNDS AND SECURITIES.						
<small>SEE ALSO "CLASSIFICATION OF ASSETS."</small>						
26	Life Insur. Fund (also Annuity Fund, if not otherwise stated) }	1,191,154	419,272	1,502,805	842,522	758,279
27	Annuity Fund ... ..	..	..	..	..	..
28	Fire Insurance Fund	550,000	..	100,000	..	..
29	Reserve and other Funds... ..	26,184	..	81,315	..	..
30	Share Capital paid up	550,000	70,000	144,000	Mutual	45,051
	Total Funds	2,317,338	489,272	1,828,120	842,522	803,330
31	Amount of Life Policies in force and Bonus Additions ... }	Digitized by 3,828,318	4,715,799	

LIFE INSURANCE ABSTRACT.

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British Legal.	British Workman's	Briton, Limited.	Briton, Medical & General.	Caledonian.	Church of England.	City.	City of Glasgow.	1
1863.	1866.	1875.	1854.	1833.	1840.	1870.	1838.	2
30 June, 1882.	30 April, 1882.	31 Dec., 1881.	31 Dec. 1881.	31 Dec., 1881.	31 Dec., 1881.	31 Dec., 1881.	20 Jan. 1882.	3
..	120,838	368	..	631	..	..	724	4
..	..	106,199	..	279,004	..	93,305	313,950	5
..	57,421	3,232	..	7,844	..	4,573	10,264	6
..	..	288	..	442	..	..	433	7
25,246	73,668	19,070	122,271	73,000	72,422	2,744	144,836	8
..	..	..	..	10,583	..	..	12,773	9
1,291	1,356	2,321	27,939	26,696	28,477	92	46,812	10
..	..	..	..	..	..	..	..	11
..	46	8	11	48	..	3	78	12
43	112	..	13,506*	..	..	..	..	13
26,580	75,182	21,399	163,727	110,327	100,899	2,839	204,499	
35,148	26,262	47,918	677,801	653,347	648,042	..	1,088,323	14
10,218	24,490	6,100	104,584	51,341*	60,972	971	93,483	15
..	1,941	536	15,410	4,308	2,498	90	5,913	16
..	..	633	1,310	3,939	1,840	..	5,953	17
6,731	18,792	1,452	10,910	3,607	2,563	983	6,356	18
4,129	22,451	8,468		9,921	7,826	2,017	13,924	19
132	335	1,875	..	..	4,564	..	7,087	20
..	..	..	..	..	3,114	..	706	21
..	..	..	..	..	..	144	..	22
..	..	246	54	..	..	..	..	23
..	..	..	83	..	..	..	..	24
21,210	68,009	19,310	132,351	73,116	83,377	4,205	133,422	
40,518	33,435	50,007	709,177	690,558	665,564	..	1,159,400	25
38,719	28,282	25,007	660,251	690,558	665,564	..	1,099,400	26
..	..	..	..	..	..	..	..	27
..	..	..	..	213,704	30,355	..	..	28
..	..	..	..	..	1,868	5	..	29
1,799	5,153	25,000	48,926	50,000	40,000	3,618	60,000	30
40,518	33,435	50,007	709,177	954,262	737,787	1,793	1,159,400	
..	..	..	..	..	..	..	4,723,378*	31

Briton, Med. and Gen.—*Capital paid up.
Caledonian.—*Includes Bonus, £6,363, and Endowments £500.
City of Glasgow.—*Exclusive of Bonus additions and Re-insurances.

LIFE INSURANCE ABSTRACT.

1	Title	Clergy Mutual.	Clerical, Medical & General.	Commercial Union.	Crown.	Eagle.
2	Date of Establishment	1829.	1824.	1861.	1825.	1807.
3	Date to which Returns are made up	31 May, 1882.	30 June, 1882.	31 Dec., 1881.	25 March, 1882.	31 Dec., 1881.
SUMMARY OF NEW LIFE BUSINESS.						
4	Number of Policies	390	559	..	492	..
5	Sum thereby Insured	310,940	325,806	..	302,505	490,794
6	New Premiums	9,479	9,350	9,571	9,809	18,228
7	Average amount of Policy	797	582	..	614	..
REVENUE ACCOUNT.						
Income.						
8	Premiums, less Re-insurance	216,379	190,097	104,970	139,807	231,983
9	Consideration for Annuities ... ..	..	..	3,859	Nil	..
10	Interest and Dividends	115,660	101,572	28,411	72,266	142,696
11	Profit on Investments ... ..	..	809	..	849	8,256
12	Fines, Fees, &c.	214	152	160	410	..
13	Other Receipts ... ..	..	..	105	1,001*	..
	Total Income	332,253	292,630	137,505	214,333	382,935
14	Amt. of Funds at beginning of year	2,873,742	2,483,398	658,160	1,619,969	3,051,954
Expenditure.						
15	Claims and Reversionary Bonus	158,457	137,311	45,569	126,134	316,238
16	Surrenders	32,485	11,976	4,189	14,347	11,344
17	Annuities	1,596	1,259	1,404	1,385	6,387
18	Commission	Nil	7,153	4,524	6,663	7,748
19	Expenses of Management	16,336	20,407	6,838	12,171	16,844
20	Dividends, &c., to Shareholders... ..	Nil	60,000*	P & L	16,670	8,676
21	Cash Bonus & Reduct. of Premium	119,847	94,743	35	..	..
22	Loss or Depreciation	48	..	29	..	..
23	Income Tax	34	2,145	..	..	3,040
24	Other Payments ... ..	..	..	49	..	..
	Total Expenditure	328,803	334,994	62,637	177,370	370,277
25	Amount of Funds at end of year...	2,877,192	2,441,034	733,028	1,656,832	3,064,612
FUNDS AND SECURITIES.						
<small>SEE ALSO "CLASSIFICATION OF ASSETS."</small>						
26	Life Insur. Fund (also Annuity Fund, if not otherwise stated) }	2,877,192	2,391,034	733,028	1,350,948	2,896,745
27	Annuity Fund ... ..	..	..	..	..	..
28	Fire Insurance Fund ... ..	..	..	551,360	..	..
29	Reserve and other Funds... ..	5,661	..	503,293	..	..
30	Share Capital paid up	Mutual	50,000	250,000	305,984	167,867
	Total Funds	2,882,853	2,441,034	2,037,681	1,656,932	3,064,612
31	Amount of Life Policies in force and Bonus Additions	7,194,412	..	..	5,464,233	..

Clerical, Med. & Gen.—*Includes Quinquennial Bonus £57,500.
Crown.—*Capital voluntarily paid on 140 Shares.

LIFE INSURANCE ABSTRACT.

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Economic.	Edinburgh.	Emperor.	English and Scottish Law.	Equitable.	Equity and Law.	Free Methodist & General.	Friends' Provident.	
1823.	1823.	1853.	1839.	1762.	1844.	1867.	1832.	1
31 Dec., 1881.	31 March, 1882.	31 March, 1881.	25 Dec., 1881.	31 Dec., 1881.	31 Dec., 1881.	31 Dec., 1881.	20 Nov., 1882.	2
418	1,003	405	427	152	227	..	274	3
269,335	475,729	51,292	326,610*	198,700	389,991*	..	226,710	4
8,816	17,052	..	13,453*	6,928	12,791*	..	6,627	5
644	474	126	764	1,307	1,718	..	827	6
225,910	177,378	15,255	132,291	148,027	132,911	235	96,028	7
..	7,377	..	12,864	..	10,565	..	14,695	8
150,661	75,711	602	50,733	166,877	59,739	23	67,796	9
9,489	2,053	..	..	5,589	1,542	..	..	10
63	104	..	77	229	76	1	..	11
..	..	30*	..	..	737†	..	..	12
386,123	262,623	15,887	195,965	320,722	205,570	259	178,519	13
3,470,704	1,729,841	10,088	1,113,451	4,202,369	1,670,683	743	1,531,888	14
296,870	116,393	8,199	74,642	326,809	99,805	61	59,777	15
4,823	7,669	388	7,751	11,411	3,879	21	1,308	16
667	14,152	..	4,890	1,902	20,110	..	16,030	17
7,668	8,011	1,195	6,185	Nil	5,830	27	4,302	18
13,856	16,939	3,507	14,595	8,707	7,738	54	5,024	19
Nil	9,000	353	6,500	Nil	8,750	..	..	20
7,203	1,881	38	5,066	5,898	4,511	..	58	21
..	..	948	..	..	..	..	1,000*	22
3,270	1,096	..	..	..	1,027	..	..	23
..	..	..	..	209	..	..	..	24
334,357	175,141	14,628	119,629	354,936	151,650	163	87,499	25
3,522,470	1,817,323	11,347	1,189,787	4,168,155	1,724,603	839	1,622,908	26
3,522,470	1,706,850	11,347	1,064,428	4,168,155	1,664,603	839	1,622,908	27
..	..	..	48,221	..	..	..	..	28
..	..	..	..	..	..	..	..	29
..	35,473	..	7,138	..	..	263	..	30
Mutual	75,000	7,254	70,000	Mutual	60,000	..	Mutual.	31
3,522,470	1,817,323	18,601	1,189,787	4,168,155	1,724,603	1,102	1,622,908	32
9,405,106	..	..	4,329,217	..	..	..	4,578,802†	33

Emperor.—*Transfer from Deposit Account.

Eng. & Scot. Law.—*Includes £51,700 Re-insured; Premiums £1,982.

Equity and Law.—*Includes £28,200 Re-insurance, and £1,540 Premiums. †Cash Bonus on Re-insurances.

1	Title }	General.	Great Britain Mutual.*	Gresham.	Guardian.	Hand-in-Hand.
2	Date of Establishment	1837.	1844.	1848.	1821.	1836.
3	Date to which Returns are made up	31 Dec., 1881.	31 Dec., 1880.	30 June, 1882.	31 Dec., 1881.	31 Dec., 1881.
SUMMARY OF NEW LIFE BUSINESS.						
4	Number of Policies	1,540	..	6,584	393	319
5	Sum thereby Insured	548,360	..	2,241,290	226,896*	229,050
6	New Premiums	18,090	..	74,835	7,090	7,180
7	Average amount of Policy	356	..	340	577	714
REVENUE ACCOUNT.						
Income.						
8	Premiums, less Re-insurance	116,821	37,621	494,583	112,173	L 144,614
9	Consideration for Annuities	2,364	2,905	149,771	..	L 7,512
10	Interest and Dividends	31,222	4,182	121,930	60,471	F&L 88,803
11	Profit on Investments ... ..	..	..	10,893	11,629	F&L 2,963
12	Fines, Fees, &c.	385	93	44	..	L 73
13	Other Receipts ... ..	..	..	4,506	..	F 2,458
	Total Income	150,792	44,801	781,727	184,273	246,423
14	Amt. of Funds at beginning of year	639,802	158,365	2,907,789	1,373,342	1,962,018
Expenditure.						
15	Claims and Reversionary Bonus	62,426	43,566	342,793	147,142	L 112,260
16	Surrenders	4,277	7,058	34,609	2,676	L 5,426
17	Annuities	659	646	62,732	..	L 8,132
18	Commission	7,464	4,198	51,734	4,267	L 2,156
19	Expenses of Management... ..	18,496	10,233	85,916	10,593	L 10,559
20	Dividends, &c., to Shareholders... ..	4,000	Nil	1,086	P & L	Nil
21	Cash Bonus & Reduct. of Premium	3,624	29	32	2,010	L 67,863
22	Loss or Depreciation	1,745	2,310	..	..	L 10
23	Income Tax	463	..	5,927	..	F&L 1,874
24	Other Payments ... ..	..	..	..	..	..
	Total Expenditure	103,154	68,040	584,829	166,688	208,280
25	Amount of Funds at end of year...	687,440	135,126	3,104,687	1,390,927	2,000,161
FUNDS AND SECURITIES.						
<small>SEE ALSO "CLASSIFICATION OF ASSETS."</small>						
26	Life Insur. Fund (also Annuity Fund, if not otherwise stated) }	687,440	135,126	2,313,706	1,390,927	2,000,161*
27	Annuity Fund ... ..	..	..	666,112	..	..
28	Fire Insurance Fund	25,154	..	..	413,788	..
29	Reserve and other Funds... ..	..	..	103,157	56,836	..
30	Share Capital paid up	54,225	Mutual	21,712	1,000,100	Mutual
	Total Funds	766,819	135,126	3,104,687	2,861,651	2,000,161
31	Amount of Life Policies in force and Bonus Additions ... }	..	..	14,129,780	Google	4,310,771

Great Britain Mutual.—* Business transferred to National (Ireland).

Guardian.—* Includes £12,500 re-insured.

Hand-in-Hand.—* £221,204 of this is a purely Life Fund.

LIFE INSURANCE ABSTRACT.

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Imperial.	Industrial of Great Britain.	Lancashire.	Law Life.	Law Property.	Law Union.	Legal and General.	Life Assoc. of Scotland.	1
1820.	1872.	1852.	1823.	1850.	1854.	1836.	1838.	2
31 Oct., 1881.	31 Dec., 1880.	31 Dec., 1881.	31 Dec., 1881.	31 Dec., 1880.	30 Nov., 1881.	31 Dec., 1881.	5 April, 1882.	3
..	..	772	195	[Has ceased	264	131	1,816	4
..	..	305,935	346,155*	to transact	278,301	196,000*	757,087	5
..	..	9,467	11,079*	New	11,355*	7,078†	23,974	6
..	..	396	1,775	Business.]	..	1,496	417	7
78,196	1,653	80,473	243,080	1,987	73,069	136,606	337,727	8
10,679	..	..	..	..	20,760	..	11,715	9
50,171	16	21,528	226,215	93	25,782	84,500	101,862	10
9,342	..	..	..	..	..	9,532	..	11
46	..	..	73	6	52	..	..	12
..	..	..	..	2,941*	3	..	..	13
148,434	1,669	102,001	469,368	5,027	119,666	230,638	451,304	
1,119,286	1,227	498,887	5,313,960	7,183	520,209	1,997,210	2,401,216	14
74,836	451	38,020	387,775	5,678	43,099	148,926	191,283	15
12,460	..	3,444	20,522	577	2,420	4,517	14,444	16
2,580	..	510	..	370	9,104	1,366	19,108	17
3,171	413	3,359	10,231	31	3,372	5,887	12,662	18
9,849	807	5,721	9,935	326	6,566	9,976	37,337	19
26,250	..	P & L	42,657	..	P & L	12,000	11,470	20
..	..	3,761	..	..	240	3,101	44,572	21
..	..	..	..	100	..	24,838	..	22
..	..	..	5,415	..	..	..	1,201	23
..	..	..	..	..	..	..	..	24
129,146	1,671	54,815	476,535	7,082	64,801	210,611	332,077	
1,138,574	1,225	546,073	5,306,793	5,128	575,074	2,017,237	2,520,443	25
951,779	663	546,073	4,282,951	..	575,074	1,834,213	2,432,943	26
..	..	..	..	..	..	..	..	27
..	..	230,000	..	..	40,000	..	..	28
..	..	170,716	23,842	..	39,081	23,024	..	29
186,795	562	270,000	1,000,000	35,656	60,000	160,000	87,500	30
1,138,574	1,225	1,216,789	5,306,793	5,128	714,155	2,017,237	2,520,443	
..	..	..	..	63,938†	..	4,885,363	11,582,723	31

Law Life.—*Includes £111,750 re-insured, premiums £2,940.

Law Property.—* Includes Amount received for Calls, £2,917.

Law Union.—*Including £4,638 Single Premiums.

† At 30th June, 1880.

1	Title }	Lion.	Liverpool and London and Globe.	Liverpool, Manchester and Bir- mingham Industrial.	London, East India, & Colonial.	London, Edinburgh, & Glasgow.
		1880.	1836.	..	1869.	1881.
2	Date of Establishment	1880.	1836.	..	1869.	1881.
3	Date to which Returns are made up	31 Dec., 1881.	31 Dec., 1881.	16 Sept., 1881.	31 Dec., 1880.	31 Dec. 1881. [From 8th July.]
SUMMARY OF NEW LIFE BUSINESS.						
4	Number of Policies	984	630	..	..	..
5	Sum thereby Insured	613,094	406,909	..	..	..
6	New Premiums	18,876	13,854	..	..	..
7	Average amount of Policy	628	645	..	..	..
REVENUE ACCOUNT.						
Income.						
8	Premiums, less Re-insurance	18,876	223,573	73	485	14,079
9	Consideration for Annuities	1,866	65,769	..	..	2,151
10	Interest and Dividends ... ..	..	138,897	..	34	260
11	Profit on Investments ... ..	..	..	..	..	..
12	Fines, Fees, &c.	115	..	5	2	1
13	Other Receipts ... ..	..	..	73	1,009*	..
	Total Income	20,857	428,239	151	1,530	16,491
14	Amt. of Funds at beginning of year	..	3,174,313	53	2,799	..
Expenditure.						
15	Claims and Reversionary Bonus...	1,160	207,267	30	547	850
16	Surrenders ... ..	..	9,516	..	10	8
17	Annuities	60	58,287	..	..	108
18	Commission	1,999	9,262	25	..	107
19	Expenses of Management... ..	10,700	15,427	99	1,049	972
20	Dividends, &c., to Shareholders...	P & L	..	..	185	..
21	Cash Bonus & Reduct. of Premium	..	..	..	..	..
22	Loss or Depreciation ... ..	..	..	..	..	..
23	Income Tax ... ..	..	..	..	..	..
24	Other Payments ... ..	..	..	..	1,802	..
	Total Expenditure	13,919	299,759	154	3,593	2,045
25	Amount of Funds at end of year...	6,938	3,302,783	50	736	14,446
FUNDS AND SECURITIES.						
<small>SEE ALSO "CLASSIFICATION OF ASSETS."</small>						
26	Life Insur. Fund (also Annuity Fund, if not otherwise stated) }	6,938	2,782,254	..	Nil	14,446
27	Annuity Fund ... ..	..	520,529	..	..	..
28	Fire Insurance Fund ... ..	..	1,810,815	..	..	..
29	Reserve and other Funds... ..	1,800	..	..	..	5,697
30	Share Capital paid up	184,000	245,640	1,242	3,587	39,367
	Total Funds	192,738	5,359,238	50	736	59,510
31	Amount of Life Policies in force and Bonus Additions	613,094	..	..	..	..

Legal and General.—*Including £12,600 re-insured.
London, East India and Colonial.—*Share Capital.

†Premiums £536.

London and Lancashire.	London & Manchester Industrial.	London and Prov. Law.	London Assurance Corporation.	London Life Association.	Marine and General Mutual.	Masonic and General.	Metropolitan.	
1862.	1869.	1845.	1720.	1806.	1852.	1868.	1835.	1
31 Dec., 1881.	24 March, 1882.	31 Dec., 1881.	31 Dec., 1881.	30 June, 1882.	31 Dec., 1881.	31 Dec., 1881.	4 Jan., 1882.	3
1,310	53,352	83	281	319	[This Society unites with Ordinary Life Insurance, the Insurance of "Mariners' and Passengers' Effects."]	630	240	4
505,265	..	90,832	186,564	368,300		58,920	205,200	5
18,318	..	3,021	6,817	12,771		..	6,519	6
385	..	1,094	664	1,150		90	855	7
83,251	27,414	72,665	152,994	318,991	29,794	5,913	153,695	8
..	Nil	1,100	5,890	..	Nil	100	..	9
9,454	138	43,230	75,950	152,607	15,989	759	71,595	10
..	..	4,668	1,808	2,019	591	..	247	11
33	..	31	..	53	..	19	31	12
..	71	46	268	..	..	3,986	..	13
92,738	27,623	121,740	236,910	473,670	46,374	10,777	225,568	
222,745	12,249	969,318	1,761,885	3,610,245	375,874	9,132	1,634,452	14
34,249	7,860	59,634	130,149	176,044	14,670	3,755	104,846	15
2,286	209	3,485	6,410	9,686	3,687	456	4,845	16
..	15	1,258	9,692	..	2,513	477	..	17
7,142	5,653	3,491	5,366	..	1,155	419	Nil	18
14,350	10,020	5,051	12,021	18,257	5,317	4,007	8,782	19
675	236	7,000	14,234	..	..	..	Nil	20
93	..	7,136	48,015	197,469	..	..	67,364	21
..	146	..	I	..	..	..	..	22
182	..	..	..	3,196	..	262	1,770	23
..	..	527*	..	..	..	..	..	24
58,977	24,139	87,582	225,888	404,652	27,342	9,376	187,607	
256,506	15,733	1,003,476	1,772,907	3,679,263	394,906	10,533	1,672,413	25
242,915	11,108	851,157	1,772,907	3,679,263	394,906	..	1,622,413	26
..	..	..	..	..	..	..	..	27
..	..	..	415,854	..	..	..	..	28
..	..	800	565,169	..	..	..	50,000	29
13,591	4,625	151,519	448,275	Mutual	Mutual	23,428	Mutual	30
256,506	15,733	1,003,476	3,202,205	3,679,263	394,906	10,533	1,672,413	
..	..	..	5,287,343*	9,161,476	..	..	5,008,756	31

London & Prov. Law.—*Premiums not paid, Lapsed or Surrendered Policies.
 London Assur. Corporation.—*Exclusive of Bonus additions.

1	Title	Midland Counties.	Mutual.	National (of Ireland).	National Guardian.	National Life.
		1851.	1834.	1822.	1854.	1830.
3	Date to which Returns are made up	24 March, 1882.	31 Dec., 1881.	31 Dec., 1881.	30 June, 1882.	31 Dec., 1881.
SUMMARY OF NEW LIFE BUSINESS.						
4	Number of Policies ... ..	..	173	..	..	..
5	Sum thereby Insured ... ..	..	103,012	..	..	164,179
6	New Premiums ... ..	..	3,741	..	..	8,311
7	Average amount of Policy ... ..	..	595	..	..	..
REVENUE ACCOUNT.						
Income.						
8	Premiums, less Re-insurance ...	3,808	81,099	14,840	184	80,460
9	Consideration for Annuities ...	784	..	6,283	..	..
10	Interest and Dividends	1,461	46,699	6,555	362	35,827
11	Profit on Investments ... ..	..	..	..	..	112
12	Fines, Fees, &c.	2	41	..	..	..
13	Other Receipts ... ..	..	..	..	..	..
Total Income		6,055	127,839	27,678	546	116,399
14	Amt. of Funds at beginning of year	31,605	1,012,539	163,876	7,241	769,555
Expenditure.						
15	Claims and Reversionary Bonus ...	2,804	67,147*	13,487	114	47,833
16	Surrenders	245	3,507	562	12	5,351
17	Annuities	1,143	..	3,250	..	695
18	Commission	319	2,377	385	..	1,467
19	Expenses of Management... ..	648	7,510	3,293	51	8,008
20	Dividends, &c., to Shareholders...	P & L	Nil	3,656	..	Nil
21	Cash Bonus & Reduct. of Premium	12	3,237	..	..	24,587
22	Loss or Depreciation	28	..	..	..	..
23	Income Tax	31	..	..	..	779
24	Other Payments	8	..	..	..	62
Total Expenditure		5,238	83,778	24,633	177	88,782
25	Amount of Funds at end of year...	32,422	1,056,600	166,921	7,610	797,172
FUNDS AND SECURITIES.						
<small>SEE ALSO "CLASSIFICATION OF ASSETS."</small>						
26	Life Insur. Fund (also Annuity Fund, if not otherwise stated) }	32,422	1,056,600	142,034	7,610	797,172
27	Annuity Fund ... ..	..	..	24,887	..	..
28	Fire Insurance Fund	31,674	..	67,941	..	..
29	Reserve and other Funds... ..	4,848	..	23,056	..	..
30	Share Capital paid up	32,500	Mutual	100,000	9,992	Mutual
Total Funds		101,444	1,056,600	357,918*	17,602	797,172
31	Amount of Life Policies in force and Bonus Additions ... }	..	2,687,237	Digitized by Google	2,470,104	

Mutual.—*Includes £18,710 Bonus Additions.

National (Ireland).—*Exclusive of Funds relating to *Liberal Annuity Trust*, and *Dublin Widows' Trust Funds*.

LIFE INSURANCE ABSTRACT.

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National Provident.	National Weekly.	North British and Mercantile.	Northern.	Norwich Union.	Nor. Un. (Amicable Fund).	Patriotic.	Pearl.	
1835.		1823.*	1836.	1808.	1706.	1824.	1864.	1
20 Nov., 1882.	30 April, 1881.	31 Dec., 1881.	31 Dec., 1881.	31 Dec., 1881.	4 April, 1882.	31 July, 1882.	30 June, 1882.	2
930	..	917	..	606	..	..	201,194	3
372,000	..	848,047	495,856*	263,422*	..	..	..	4
13,201	..	28,650	19,170†	7,888*	..	..	101,967	5
400	..	924	..	434	..	..	..	6
320,707	7,203	328,991	181,333	139,884	8,094	10,665	110,283	7
1,784	..	68,777	6,594	..	..	..	..	8
163,247	2	148,873	63,427	72,625	9,230	4,738	1,971	9
31,626	..	1,414	..	9,257	..	..	..	10
406	..	124	..	93	..	..	21	11
..	79	836	..	..	..	..	..	12
517,770	7,284	549,015	251,354	221,859	17,324	15,403	112,275	13
3,871,190	1,817	3,433,448	1,517,596	1,699,218	231,717	100,463	42,817	14
298,467	3,705	293,173	122,540	209,967†	25,460	11,546	34,402	15
13,890	18	44,177	22,552	8,738	327	798	10	16
2,388	..	40,506	6,922	11,317	..	..	..	17
9,087	2,659	14,187	8,825	6,495	91	232	23,958	18
18,452	1,126	28,301	9,654	13,466	843	1,048	42,048	19
Nil.	..	53,340	P & L	Nil	..	..	208	20
71,713	..	..	..	..	..	..	..	21
..	..	674	..	..	..	..	..	22
3,330	..	..	..	..	..	..	..	23
..	59	..	..	42	120	..	..	24
417,327	7,567	474,358	170,493	250,025	26,841	13,624	100,626	25
3,971,633	1,534	3,508,105	1,598,457	1,671,052	222,200	102,242	54,466	26
3,971,633	499	3,112,590	1,532,749	1,670,004	222,200	102,242	54,466	27
..	..	395,515	65,707	..	..	..	..	28
..	..	1,298,496	550,000	..	..	8,949	..	29
..	..	19,286	259,697	1,048	..	6,375	491	30
Mutual	1,035	500,000	300,000	Mutual	Mutual	121,984	2,086	31
3,971,633	1,534	5,325,887	2,708,153	1,671,052	222,200	239,550	57,043	32
10,662,500	33

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Northern.—*Including £162,450 Endowment Insurance.
Norwich Union.—*£6,500 re-insured; Annual Premium £179.

†Including single Premiums, £1,137.
 †Includes £33,258 Bonus Additions.

1	Title }	Pelican.	Positive.	Preserver.	Protector.	Provident.
		1797.	1870.	1843.	1853.	1806.
2	Date of Establishment	1797.	1870.	1843.	1853.	1806.
3	Date to which Returns are made up	31 Dec., 1881.	31 Dec., 1881.	15 Feb., 1881.	31 Dec., 1880.	31 Dec., 1881.
SUMMARY OF NEW LIFE BUSINESS.						
4	Number of Policies	271	335	..	..	967
5	Sum thereby Insured	224,525	134,810	..	..	582,745
6	New Premiums	7,924	6,329	..	..	19,908
7	Average amount of Policy ...	821	402	..	..	602
REVENUE ACCOUNT.						
Income.						
8	Premiums, less Re-insurance ...	91,816	41,999	18	1,903	197,987
9	Consideration for Annuities ...	..	..	..	300	..
10	Interest and Dividends	54,108	11,015	..	990*	92,090
11	Profit on Investments	2,973	4,036	..	..	903
12	Fines, Fees, &c. ... ..	..	23	..	..	..
13	Other Receipts ... ..	..	..	..	..	..
Total Income		148,897	57,073	18	3,193	290,980
14	Amt. of Funds at beginning of year	1,266,571	245,420	12,408	18,663	2,124,711
Expenditure.						
15	Claims and Reversionary Bonus ...	78,309	14,602	524	1,200	166,626
16	Surrenders	4,444	2,530	..	1,258	7,378
17	Annuities	1,327	..	..	532	30
18	Commission	4,189	1,922	..	[Charged in	10,581
19	Expenses of Management... ..	9,661	7,840	100	Loan Acct.]	18,148
20	Dividends, &c., to Shareholders...	23,390	..	..	..	2,307
21	Cash Bonus & Reduct. of Premium	12,610	..	..	..	472
22	Loss or Depreciation ... ..	..	150	..	..	..
23	Income Tax ... ..	..	..	..	..	2,163
24	Other Payments ... ..	..	15	..	..	..
Total Expenditure		133,930	27,059	624	2,990	207,705
25	Amount of Funds at end of year...	1,281,538	275,434	11,802	18,866	2,207,986
FUNDS AND SECURITIES.						
<small>SEE ALSO "CLASSIFICATION OF ASSETS."</small>						
26	Life Insur. Fund (also Annuity Fund, if not otherwise stated) }	1,100,233	199,223	11,802	14,917	2,156,237
27	Annuity Fund	4,649	..	..	3,949	..
28	Fire Insurance Fund ... ..	..	..	..	..	..
29	Reserve and other Funds	17,000	6,436	8,521	9,030†	4,196
30	Share Capital paid up	159,656	69,775	..	19,041	47,553
Total Funds		1,281,538	275,434	20,323	46,937	2,207,986
31	Amount of Life Policies in force and Bonus Additions ... }	3,000,000*	..	..	..	..

Provident Clerks.	Provincial.	Prudential.	Prudential.	Queen.	Refuge Friendly.	Reliance.	Rock.	
1840.	1852.	1848.	1848.	1857.	1864.	1840.	1806.	
31 Dec., 1881.	31 Dec., 1881.	31 Dec., 1881.	31 Dec., 1881.	31 Dec., 1881.	31 Dec., 1881.	31 Dec., 1881.	31 Dec., 1881.	
802	..	[Industrial Branch.] ..	[Ordinary Branch.] 6,949	617	..	379	..	
302,800	..	..	860,172	236,700	..	247,425	..	
6,789	..	..	31,603	7,690	..	8,285	..	
377	..	..	123	383	..	652	..	
104,397	32,395	1,849,495	141,257	64,056	120,731	81,176	132,554	
12,418	6	..	5,133	2,080	..	..	..
43,286	11,837*	53,404	28,116	17,022	1,392	22,428	140,438	
5,032	..	..	..	..	..	..	4,390	
..	27	..	..	..	..	46	2,069	
..	49	..	..	14	823	531	..	
165,133	44,314	1,902,899	174,506	83,172	122,946	104,181	279,451	
950,529	264,188	1,318,547	663,485	365,537	45,929	515,936	3,182,448	
56,100	23,532	639,752	69,678	26,695	47,853	56,558	173,933	
4,590	1,433	834	4,091	2,782	..	5,737	14,949	
7,444	677	..	3,747	1,123	..	1,651	59	
3,984	1,534	573,190	9,942	3,838	56,336	3,677	4,479	
10,169	4,398	282,431	4,950	4,517	8,289	13,748	11,554	
Nil	625†	1,246	..	P & L	579	..	85,000	
228	3,514	..	..	921	..	590	..	
..	200	2,500	1,000	16	353	..	..
..	267	..	..	353	..	..	..
..	..	..	..	..	..	417*	..	
82,515	36,180	1,499,953	93,408	40,245	113,410	82,378	289,974	
1,033,147	272,322	1,721,493	744,583	408,464	55,465	537,739	3,171,925	
1,033,147	259,825	1,721,493	744,583	395,352	42,932	536,410	2,064,352	
..	6,073	..	..	13,112	..	..	..
..	..	..	..	180,000	..	..	..
..	6,424	40,000	490	177,739	184	1,329	..	
Mutual	..	50,070	..	180,035	12,349	Mutual	1,107,573	
1,033,147	272,322	1,811,563	745,073	946,238	55,465	537,739	3,171,925	
..	

1	Title	Royal.	Royal Exchange.	Royal Farmers.	Sceptre.	Scottish Amicable.
2	Date of Establishment	1845.	1720.	1840.	1864.	1826.
3	Date to which Returns are made up	31 Dec., 1881.	30 April, 1882.	31 Dec., 1881.	31 Dec., 1881.	31 Dec., 1881.
SUMMARY OF NEW LIFE BUSINESS.						
4	Number of Policies	1,052	..	..	849	723
5	Sum thereby Insured	521,742	..	..	156,325	499,275
6	New Premiums	18,215	..	..	4,559	23,244*
7	Average amount of Policy ...	496	..	..	184	690
REVENUE ACCOUNT.						
Income.						
8	Premiums, less Re-insurance ...	250,181	129,344	8,354	35,608	188,632
9	Consideration for Annuities ...	27,533	4,195	..	..	8,988
10	Interest and Dividends	110,517	87,282	5,214	7,656	102,477
11	Profit on Investments ... ..	..	..	..	..	9,089
12	Fines, Fees, &c. ... ..	..	..	..	10	79
13	Other Receipts ... ..	..	..	..	..	..
	Total Income	388,231	220,821	13,568	43,274	309,265
14	Amt. of Funds at beginning of year	2,593,747	1,928,023	115,901	145,141	2,211,834
Expenditure.						
15	Claims and Reversionary Bonus ...	172,701	117,881	10,060	11,808	168,964
16	Surrenders	17,411	14,292	1,031	1,110	6,621
17	Annuities	23,302	3,418	78	..	7,093
18	Commission	11,722	5,743	357	3,520	5,544
19	Expenses of Management... ..	15,424	10,046	1,035	5,070	15,128†
20	Dividends, &c., to Shareholders ...	P & L	P & L	..	629	..
21	Cash Bonus & Reduct. of Premium	3,560	..	..	..	245
22	Loss or Depreciation ... ..	..	..	..	..	..
23	Income Tax ... ..	..	..	..	122	1,783
24	Other Payments ... ..	..	..	..	..	..
	Total Expenditure	244,120	151,380	12,561	22,259	205,378
25	Amount of Funds at end of year...	2,737,858	1,997,464	116,908	166,156	2,315,721
FUNDS AND SECURITIES.						
<small>SEE ALSO "CLASSIFICATION OF ASSETS."</small>						
26	Life Insur. Fund (also Annuity Fund, if not otherwise stated) }	2,510,838	1,964,516	116,149	155,671	2,315,721
27	Annuity Fund	227,020	32,948	759	..	..
28	Fire Insurance Fund	550,000	251,636	10,524	..	..
29	Reserve and other Funds... ..	1,223,961	1,097,690	121,898	..	..
30	Share Capital paid up	289,545	689,220	72,962	10,485	Mutual
	Total Funds	4,801,364	4,036,010	322,292	166,156	2,315,721
31	Amount of Life Policies in force and Bonus Additions ...	..	..	..	..	7,509,273

Scottish Amicable.—*Includes £9,956 Single Payments.

†Includes Rents of Offices belonging to, and occupied by Society.

Scottish Equitable.	Scottish Imperial.	Scottish Life.	Scottish Metropolitan.	Scottish Provident.	Scottish Provincial.	Scottish Union and National.	Scottish Widows' Fund.	I
1831.	1865.	1881.	1876.	1837.	1825.	1824.	1815.	2
1 March, 1882.	31 Dec., 1881.	31 May, 1882.	20 May, 1882.	31 Dec., 1881.	31 Jan., 1882.	31 Dec., 1881.	31 Dec., 1881.	3
946	573	243	514	2,206	677	1,171	2,224	4
621,918	246,883	101,164	152,439	1,063,109*	286,100	681,135	1,208,132	5
21,567	8,305	3,712	..	38,338†	10,181	23,058*	39,028	6
657	430	416	296	481	422	581	543	7
223,474	39,252	3,205	13,695	391,751	132,393	276,818	661,679	8
..	680	2,739	277	14,557	2,114	9,403	10,144	9
105,753	5,026	82	1,756	166,102	47,060	87,196	309,950	10
..	..	..	..	..	..	..	..	11
414	17	1	13	285	..	..	..	12
..	..	..	..	..	..	..	..	13
329,641	44,975	6,027	15,741	572,695	181,567	373,417	981,773	
2,489,481	113,285	..	42,324	3,816,257	1,148,694	2,110,112	7,413,268	14
231,976	12,194	300	2,100	203,457	105,244	180,051	532,309	15
10,590	3,118*	..	222	17,705	8,571	11,820	73,050	16
..	623	129	485	12,674	4,055	6,349	8,022	17
8,625	3,051	188	751	8,718	6,474	12,127	19,499	18
18,956	2,958	1,262	4,358	33,639	12,625	25,883	64,268	19
Nil	Fire Acct.	..	960	..	P & L	F & P & L	Nil	20
1,847	..	..	..	..	1,729	6,021	..	21
..	..	..	..	..	..	..	..	22
2,229	..	..	..	3,222	..	..	..	23
..	..	..	..	..	..	..	..	24
274,223	21,944	1,879	8,876	279,415	138,698	242,251	697,148	
2,544,899	136,316	4,148	49,189	4,109,537	1,191,563	2,241,278	7,697,893	25
2,544,899	136,316	4,148	24,974	4,109,537	1,153,324	2,241,278	7,667,443	26
..	..	..	..	..	38,239	..	..	27
..	35,573	..	..	..	50,014	..	..	28
..	..	1,706	215	..	71,679	202,511	30,450	29
Mutual	50,000	50,000	24,000	Mutual	60,000	282,571	Mutual	30
2,544,899	221,889	55,854	49,189	4,109,537	1,373,256	2,726,360	7,697,893	
8,618,646	..	..	516,802	14,749,536	4,575,481	10,500,000	..	31

Scottish Imperial.—*Includes £1,311 Bonus Surrenders.

Scottish Provident.—*Includes £9,000 Re-insurance.

Scott. Union & National.—*£4,000 Single Premiums. £877 Re-insurance Premiums.

£5,723 Single Payment.

1	Title }	Security.	Sovereign.	Standard.	Star.	Sun.
		1870.	1845.*	1825.	1843.	1810.
2	Date of Establishment	31 Dec., 1880.	31 Dec., 1881.	15 Nov., 1881.	31 Dec., 1881.	24 June, 1882.
3	Date to which Returns are made up					
SUMMARY OF NEW LIFE BUSINESS.						
4	Number of Policies ... ..	..	[Including	2,286	2,260	..
5	Sum thereby Insured ... ..	..	General	1,408,544	712,360	..
6	New Premiums ... ..	..	Annuity	46,142	21,728	..
7	Average amount of Policy ... ..	..	Fund.]	616	315	..
REVENUE ACCOUNT.						
Income.						
8	Premiums, less Re-insurance	37	55,053	601,225	225,730	129,109
9	Consideration for Annuities ... ..	..	80	32,526	8,010	Nil
10	Interest and Dividends	95	20,429	235,817	75,622	82,531
11	Profit on Investments ... ..	..	..	..	..	46,301
12	Fines, Fees, &c. ... ..	..	82	1,425	..	91
13	Other Receipts ... ..	..	..	..	..	..
Total Income		132	75,644	870,993	309,362	258,032
14	Amt. of Funds at beginning of year	2,237	644,411	5,460,835	1,730,177	1,967,492
Expenditure.						
15	Claims and Reversionary Bonus	208	44,129	466,862	108,333	111,673
16	Surrenders	20	9,036	42,662	8,853	7,988
17	Annuities ... ..	..	24,022	39,654	4,952	550
18	Commission ... ..	..	2,275	27,717	16,700	4,803
19	Expenses of Management	525	9,576	64,068	20,247	10,674
20	Dividends, &c., to Shareholders...	..	..	35,000	250	12,960
21	Cash Bonus & Reduct. of Premium	..	..	..	8,466	927
22	Loss or Depreciation	14	1,335	..	..	174
23	Income Tax ... ..	..	324	4,408	..	..
24	Other Payments ... ..	..	2,624†	..	..	..
Total Expenditure		767	93,321	680,371	167,801	149,749
25	Amount of Funds at end of year...	1,802	626,734	5,651,457	1,871,738	2,075,775
FUNDS AND SECURITIES.						
SEE ALSO "CLASSIFICATION OF ASSETS."						
26	Life Insur. Fund (also Annuity Fund, if not otherwise stated) }	1,801	382,168	5,521,781	1,866,738	1,711,996
27	Annuity Fund ... ..	..	214,604	..	..	..
28	Fire Insurance Fund ... ..	..	..	..	..	..
29	Reserve and other Funds... ..	..	..	9,676	..	13,197
30	Share Capital paid up	1	29,962	120,000	5,000	350,582
Total Funds		1,802	626,734	5,651,457	1,871,738	2,075,775
31	Amount of Life Policies in force and Bonus Additions ... ..	..	..	19,820,015*	..	..

Standard.—*Including £1,546,084 Re-insured.

Sovereign.—*Formation of Life Department. Has ceased to transact new business.

†General Annuity Reversionary Account written off.

LIFE INSURANCE ABSTRACT.

57

Union.	United Kent.	Ud. Kingd. Assurance Corp.	United Kingdom Temperance.	Universal.	University.	Wesleyan and General.*	Western Counties, & Lond. M.	
1813.	1824.	1866.	1840.	1834.	1825.	1841.	1861.	1
30 June, 1882.	25 March, 1882.	31 Dec., 1881.	31 Dec., 1881.	Nov. 30 and Dec. 31, 1881.	1 May, 1882.	31 Dec. 1881.	31 Jan., 1882.	3
653	..	..	2,045	..	..	..	837	4
303,112	..	..	517,846	120,825	78,600	..	151,100	5
10,636	..	..	18,523	5,399	2,982	..	4,752	6
464	..	..	253	..	..	..	180	7
104,332	20,901	26,618	244,789	115,349	51,320	71,227	18,001	8
..	2,840	..	2,715	..	..	..	..	9
44,496	19,953	515	132,013	48,331	43,824	6,364	1,952	10
7,287	506	..	6,046	6,914	..	..	..	11
45	8	10	303	..	26	100	..	12
..	..	..	..	..	..	..	..	13
156,160	44,208	27,143	385,866	170,594	95,170	77,691	19,953	
940,240	471,690	17,078	2,838,081	1,071,690	993,235	153,416	42,163	14
94,576	22,222	10,139	142,797	99,561	54,253	40,160	8,571	15
3,360	384	5	21,052	4,573	5,100	2,342	1,215	16
..	3,814	..	3,350	170	..	702	38	17
7,171	957	12,892	15,820	3,468	479	7,787	1,953	18
10,008	1,419	3,815	16,278	9,200	5,683	19,432	9,257	19
P & L	7,000	58	Nil	13,000	1,432	..	..	20
..	..	..	3,431	34,813	1,300	..	..	21
4	..	202	..	..	..	..	297	22
928	380	..	..	882	873	..	..	23
..	..	..	277	..	..	..	..	24
116,047	36,176	27,111	203,005	165,667	69,120	70,423	21,331	
980,353	479,722	17,110	3,020,942	1,076,617	1,019,285	160,684	40,785	25
980,353	351,287	17,110	3,020,942	987,787	989,385	160,684	40,785	26
..	..	..	..	..	..	..	..	27
715,362	..	..	..	..	..	..	..	28
31,697	28,435	..	..	28,830	..	..	..	29
30,000	100,000	1,156	Mutual	60,000	29,900	Mutual	Mutual	30
1,757,412	479,722	18,266	3,020,942	1,076,617	1,019,285	160,684	40,785	
..	..	..	8,940,000	2,938,259	..	..	..	31

Wesleyan and General.—*The items in the Revenue Account relate to Sickness as well as to Ordinary and Industrial Life Insurance.

1	Title }	West of England.	Westmr. and General.	Whittington.	Yorkshire.	Yorkshire Provident.
		1807.	1836.	1855.	1824.	1870.
2	Date of Establishment	31 Dec., 1881.	31 Dec., 1881.	30 April, 1882.	28 Feb., 1882.	31 July, 1882.
3	Date to which Returns are made up					
	SUMMARY OF NEW LIFE BUSINESS.					
4	Number of Policies	300	257	598	..	..
5	Sum thereby Insured	131,917	105,134	181,997	..	..
6	New Premiums	4,273	3,326	..	..	..
7	Average amount of Policy ...	439	409	304	..	..
	REVENUE ACCOUNT.					
	Income.					
8	Premiums, less Re-insurance ...	92,109	46,653	47,055	40,092	1,224
9	Consideration for Annuities ...	..	4,432	615	8,652	..
10	Interest and Dividends	46,389	18,963	4,484	23,358	24
11	Profit on Investments ... ..	..	10,921	..	..	..
12	Fines, Fees, &c. ... ..	..	33	334	..	..
13	Other Receipts ... ..	..	..	..	..	..
	Total Income	138,498	81,002	52,488	72,102	1,248
14	Amt. of Funds at beginning of year	968,167	427,135	109,302	525,320	966
	Expenditure.					
15	Claims and Reversionary Bonus ...	110,556*	39,461	22,638	41,279	413
16	Surrenders	6,485	1,918	1,148	3,491	..
17	Annuities	1,227	3,289	614	5,842	..
18	Commission	4,500	2,516	4,912	1,895	344
19	Expenses of Management ...	7,107	5,338	8,203	4,023	390
20	Dividends, &c., to Shareholders ...	4,000	860	1,926	..	22
21	Cash Bonus & Reduct. of Premium	..	..	1,883	..	..
22	Loss or Depreciation ... ..	..	117	..	..	..
23	Income Tax ... ..	..	412	..	424	..
24	Other Payments ... ..	..	..	183	..	..
	Total Expenditure	133,875	53,911	41,507	56,954	1,169
25	Amount of Funds at end of year...	972,790	454,226	120,283	540,468	1,045
	FUNDS AND SECURITIES.					
	<small>SEE ALSO "CLASSIFICATION OF ASSETS."</small>					
26	Life Insur. Fund (also Annuity } Fund, if not otherwise stated) }	964,838	430,913	96,834	540,468	770
27	Annuity Fund	7,952	..	..	..	..
28	Fire Insurance Fund	74,398	..	..	221,859	..
29	Reserve and other Funds	2,118	1,449	1,689	..	..
30	Share Capital paid up	210,000	21,864	21,760	50,000	275
	Total Funds	1,259,306	454,226	120,283	812,327	1,045
31	Amount of Life Policies in force } and Bonus Additions ... }	..	1,561,765	..	..	..

SUMMARY OF NEW LIFE BUSINESS.			
	Total reported in 1882. [58 Companies.]	Total reported in 1881. [55 Companies.]	Total reported in 1880. [56 Companies.]
Number of Policies	56,786	48,718	44,932
Sum thereby Insured	24,745,186	22,981,482	20,863,933
New Premiums	832,591	775,092	690,937
Average amount of Policy ...	435	470	464
REVENUE ACCOUNT.			
Income.	[107 Companies.]	[106 Companies.]	[107 Companies.]
Premiums, less Re-insurance ...	14,175,312	13,603,721	13,174,848
Consideration for Annuities ...	603,292	587,024	484,085
Interest and Dividends	5,569,158	5,439,600	5,342,988
Profit on Investments	234,571	239,005	323,275
Fines, Fees, &c.	9,204	7,698	7,682
Other Receipts	31,972	114,892	21,176
Total Income	£20,623,509	£19,991,940	£19,354,054
Amt. of Funds at beginning of year	129,364,534	125,367,754	122,078,160
Expenditure.			
Claims and Reversionary Bonus ...	10,506,664	10,535,074	11,149,730
Surrenders	749,745	736,268	720,406
Annuities	500,330	481,255	455,654
Commission	1,177,440	1,273,100	1,030,446
Expenses of Management ...	1,565,656	1,406,094	1,321,228
Dividends, &c., to Shareholders ...	500,831	727,132	531,106
Cash Bonus & Reduct. of Premium	873,338	831,600	763,704
Loss or Depreciation	42,836	62,269	23,371
Income Tax	54,576	55,787	45,259
Other Payments	4,670	86,581	23,556
Total Expenditure	£15,976,086	£15,995,160	£16,064,460
Amount of Funds at end of year...	134,011,957	129,364,534	125,367,754
FUNDS & SECURITIES.			
SEE ALSO "CLASSIFICATION OF ASSETS."			
Life Insur. Fund (also Annuity) Fund, if not otherwise stated }	126,515,877	123,300,321	118,258,151
Annuity Fund	2,270,276	1,796,661	1,873,390
Fire Insurance Fund	13,502,618	12,085,645	6,151,479
Reserve and other Funds			6,569,029
Share Capital paid up	11,293,398	10,935,258	10,961,744
Total Funds	£153,582,169	£148,117,885	£143,813,793
Amount of Life Policies in force) and Bonus Additions (approxd)	435,000,000	425,000,000	420,000,000
Ratio of Expenses (Ordinary Life) Insurance) to Premium Income }	13.829	13.133	13.120

[Returns furnished in 1881 and 1882.]

	Title and Date of Establishment {	Equitable. 1859.		New York. 1843.	
		31 Dec., 1881.	31 Dec., 1880.	31 Dec., 1881.	31 Dec., 1880.
2	Date to which Returns are made up				
	SUMMARY OF NEW LIFE BUSINESS.	[Deducting taken	Policies not up.]	[Deducting taken	Policies not up.]
3	Number of Policies	10,083	8,195	8,667	5,993
4	Sum thereby Insured	7,709,694	5,644,942	5,478,555	3,437,912
5	New Premiums ... ..	..	..	..	..
6	Average amount of Policy ...	764	688	632	573
	REVENUE ACCOUNT.				
	Income.				
7	Premiums, less Re-insurance ...	1,574,812	1,368,023	1,279,181	1,128,420
8	Consideration for Annuities ...	32,022	11,140	350,602	221,100
9	Interest and Dividends	456,730	358,634	470,540	435,256
10	Profit on Investments	57,547	271,925	83,289	253,259
11	Fines, Fees, &c. ... ..	..	..	..	..
12	Other Receipts ... ..	..	..	..	..
	Total Income	2,121,111	2,009,722	2,183,612	2,038,035
13	Amt. of Funds at beginning of year	8,495,930	7,398,102	8,752,065	7,927,003
	Expenditure.				
14	Claims and Reversionary Bonus ...	571,403	518,046	520,871	508,947
15	Surrenders	167,436	150,484	77,173	77,647
16	Annuities	3,757	2,495	84,025	56,117
17	Commission	149,902	95,829	136,608	} 225,044
18	Expenses of Management ...	212,190*	205,554	167,033	
19	Dividends, &c., to Shareholders ...	1,458	1,400	Nil	Nil
20	Cash Bonus & Reduct. of Premium	313,673	277,923	356,022	319,650
21	Loss or Depreciation .. ..	..	..	..	..
22	Income Tax ... ..	..	..	..	25,568
23	Other Payments ... ..	..	..	..	..
	Total Expenditure	1,419,819	1,251,731	1,341,732	1,212,973
24	Amount of Funds at end of year ..	9,197,222	8,156,093	9,593,945	8,752,065
	FUNDS AND SECURITIES.				
	SEE ALSO "CLASSIFICATION OF ASSETS."				
25	Life Insur. Fund (also Annuity { Fund, if not otherwise stated) }	9,176,389	8,136,093	9,593,945	8,752,065
26	Annuity Fund ... ..	..	..	..	..
27	Surplus .. ..	..	..	..	..
28	Share Capital paid up	20,833	20,000	Mutual	Mutual
	Total Funds	9,197,222	8,156,093	9,593,945	8,752,065
29	Amount of Life Policies in force { and Bonus Additions ... }	40,135,803	35,519,540	30,352,165	27,145,383

Equitable.—* Income Tax included in Expenses of Management.

CLASSIFICATION OF ASSETS.

EXPLANATORY REMARKS.

IN publishing a Classification of the Assets of the various Life Offices as well as the fire assets of those Companies which unite with Life the business of Fire Insurance, it may be desirable to state that the terms employed in enumerating the securities are, with three additions, those furnished in the Schedules attached to the "Life Assurance Companies' Act, 1870." The additional items are—Advances made under security of municipal and other public rates; Life Interests, and Reversions purchased.

With reference to the item, "Other Loans and Investments," a foot-note is usually appended explanatory of the nature of the security. It will be observed that the securities producing, or estimated as producing, Interest are distinguished from those which, from their character, are non-productive.* Some of the items which constitute the latter, are in their purport and value, frequently misunderstood, and it may therefore be well to offer the following explanation :—The term "Agents' Balances" usually comprehends the premiums sent for collection in the Agencies, the days of grace of which are still current. It also includes, specially in the case of Fire Companies, sums due by other offices. The term "Outstanding Premiums" usually relates to the premiums, with days of grace running, which are retained at the Head Office, or at the principal branches. The term "Outstanding Interest" generally includes Interest accrued, that is to say, the total amount of interest is calculated up to the day on which the financial year closes; but, of course, is not legally due. The inconsiderable item "Other Assets" usually applies to office furniture and fittings, policy stamps on hand, and other small assets. The Total Summation of Assets, as reported in 1882, will be found on page 79.

* Attention has been directed, on the part of the Scottish Offices, to the fact, that the item "Cash on current account," usually commands in Scotland a small amount of Interest.

CLASSIFICATION OF ASSETS.

1	Title }	Alliance.	Argus.	Atlas.	British Empire Mutual.	British Equitable.
2	Date of Establishment	1824.	1833.	1808.	1847.	1854.
3	Date to which Returns are made } up }	31 Dec., 1881.	31 Dec., 1881.	25 Dec., 1881.	31 Dec., 1881.	31 Jan., 1882.
CLASSIFICATION OF ASSETS.						
4	Mortgages in United Kingdom ...	31,000	73,220	1,675,200	371,975	156,791
5	Do. out of do. ...	..	..	..	..	..
6	Loans on Company's Policies ...	39,677	17,136	58,269	60,559	34,417
<i>Investments in—</i>						
7	British Government Securities...	219,349	..	93,772	10,220	4,932
8	Indian and Colonial do. ...	74,591	72,942	..	211,503	44,623
9	Foreign Government do. ...	..	18,940	..	..	..
10	Rail. and other Debentures, &c.	..	222,684	..	10,154	..
11	Do. do. Shares ...	92,975	59,624	..	4,990	410
12	House and Landed Property ...	84,840	..	..	131,698	6,435
13	Public Rates, Rent Charges, &c...	1,579,756	..	..	..	545,086*
14	Life Interests	136,770	..	2,967	..	..
15	Reversions ... ..	..	..	..	..	..
16	Loans on Personal Security ...	..	..	..	16,619	..
17	Cash on Deposit	20,000	18,000	15,000	5,000	4,001
18	Other Loans and Investments ...	..	13,663	..	..	..
19	Total Interest-bearing Assets	2,278,958	496,209	1,845,208	822,718	796,695
20	Agents' Balances	24,804	..	6,309	12,346	21 736
21	Outstanding Premiums	2,706	814	965	21,847	..
22	Do. Interest and Int. accrued	23,417	8,899	4,854	5,595	..
23	Cash in hand, &c.	32,833	1,939	15,685	691	3,357
24	Other Assets ... ..	..	154	..	2	1,404
25	Total Non-Interest-bearing Assets	83,760	11,806	27,813	40,481	26,497
26	Total Gross Assets	2,362,718	508,015	1,873,021	863,199	823,192
27	Deduct Claims admitted, not due, unclaimed dividends, and other outstanding liabilities	45,380	18,743	44,901	20,677	19,862
28	Total Net Assets	2,317,338	489,272	1,828,120	842,522	803,330

British Equitable.—*Ground Rents £526,073, and Freehold Ground Rents.

British Legal.	British Workman's	Briton, Limited.	Briton, Medical & General.	Caledonian	Church of England.	City.	City of Glasgow.	1
1863.	1866.	1875.	1854.	1833.*	1840.	1870.	1838.	2
30 June, 1882.	30 April, 1882.	31 Dec., 1881.	31 Dec., 1881.	31 Dec., 1881.	31 Dec., 1881.	31 Dec., 1881.	20 Jan., 1882.	3
..	15,245	..	282,849	396,692	190,785	..	764,673	4
..	..	..	1,096	..	98	..	..	5
..	..	579	59,475	37,269	37,530	56	55,990	6
..	..	21,235	14,933	..	4,563	..	9,627	7
..	..	16,027	30,539	..	59,190	..	15,283	8
..	..	1,552	2,654	..	70,979	..	..	9
..	..	360	..	36,354	14,874	..	3,000	10
..	..	..	..	20,777	18,096	..	88,045	11
1,997	4,000	..	38,149	84,613	9,912	..	41,497	12
34,600	..	5,761	..	247,495	125,146	..	141,564	13
..	..	..	..	2,590	..	..	1,783	14
..	..	..	23,984	406	..	..	3,930	15
..	3,504	..	125,924*	28,681	39,422	509	2,630	16
850	..	..	36,000	38,980	7,000	..	2,784	17
..	..	579	17,887	64,294	133,090	..	..	18
37,447	22,749	46,093	633,490	958,151	710,685	565	1,130,806	19
167	237	4,520	31,113	9,326	13,516	552	4,577	20
2,334	6,350	2,687	8,480	3,054	2,988	131	29,352	21
215	246	264	13,663	7,622	13,372	..	12,056	22
122	2,569	4,174	24,220	9,176	9,146	318	14,786	23
243	1,907	..	5,071	2,435	..	292	1,045	24
3,081	11,309	11,645	82,547	31,613	39,022	1,293	61,816	25
40,528	34,058	57,738	716,037	989,764	749,707	1,858	1,192,622	26
10	623	7,731	6,860	35,502	11,920	65	33,222	27
40,518	33,435	50,007	709,177	954,262	737,787	1,793	1,159,400	28

Briton, Medical.—* Includes Loans in connection with Deposit of Title-deeds, &c.
Caledonian.—* Formation of Life Branch.

CLASSIFICATION OF ASSETS.

1	Title }	Clergy Mutual.	Clerical, Medical & General.	Commercial Union.	Commercial Union.	Crown.
2	Date of Establishment	1829.	1824.	1861.	1861.	1825.
3	Date to which Returns are made } up }	31 May, 1882.	30 June, 1882.	31 Dec., 1881.	31 Dec., 1881.	25 March, 1882.
CLASSIFICATION OF ASSETS.						
4	Mortgages in United Kingdom ...	2,402,609	291,398	432,619	186,135	879,835
5	Do. out of do. ..	..	..	50,400	..	Nil
6	Loans on Company's Policies ..	241,220	93,985	24,293	..	63,676
Investments in—						
7	British Government Securities...	..	261,369	..	193,075	Nil
8	Indian and Colonial do. ...	..	190,836	97,462	} 333,295	304,936
9	Foreign Government do. ...	..	23,909	14,619		18,600
10	Rail. and other Debentures, &c. ...	..	734,158	34,578	68,832	104,000
11	Do. do. Shares ...	..	122,397	23,010	23,029	53,132
12	House and Landed Property ...	..	12,750	..	189,813	31,615
13	Public Rates, Rent Charges, &c...	270,078	479,802	32,509	..	93,649
14	Life Interests ... ..	..	156,794	1,185	..	19,973
15	Reversions ... ..	..	..	..	..	4,115
16	Loans on Personal Security ...	..	..	..	14,917	..
17	Cash on Deposit ... ..	..	..	6,328	114,377	61,000
18	Other Loans and Investments ...	..	20,337*	..	..	23,401*
19	Total Interest-bearing Assets	2,913,907	2,387,735	717,003	1,123,473	1,657,932
20	Agents' Balances ... ..	..	20,107	14,800	169,555	39,882
21	Outstanding Premiums	12,581	11,711	7,142	25,395	8,931
22	Do. Interest and Int. accrued	10,567	36,453	1,780	866	28,877
23	Cash in hand, &c.	5,743	14,013	5,851	117,833	2,733
24	Other Assets	336	..	19	10,707	19
25	Total Non-Interest-bearing Assets	29,227	82,284	29,592	324,356	80,442
26	Total Gross Assets	2,943,134	2,470,019	746,595	1,447,829	1,738,374
27	Deduct Claims admitted, not due, unclaimed Dividends, and other outstanding liabilities	60,281	28,985	13,567	143,176	81,442
28	Total Net Assets	2,882,853	2,441,034	733,028	1,304,653	1,656,932

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Clerical, Medical and General.—*Loans, Half-Premiums on Credit Policies.
Crown.—*Great Indian Railway Stock.

Eagle.	Economic.	Edinburgh.	Emperor.	English and Scottish Law.	Equitable.	Equity and Law.	Free Methodist and General.	1
1807.	1823.	1823.	1853.	1839.	1762.	1844.	1867.	2
31 Dec., 1881.	31 Dec., 1881.	31 March, 1882.	31 March, 1881.	25 Dec. 1881.	31 Dec., 1881.	31 Dec., 1881.	31 Dec., 1881.	3
1,876,013	741,223	1,123,485	718	502,405	2,820,008	894,451	300	4
..	..	Nil	..	..	..	1,550	..	5
227,513	185,817	95,502	7,595	31,123	183,400	20,291	..	6
..	21,438	..	..	21,798	581,800	47,497	..	7
144,164	270,200	167,515	..	208,749	57,566	30,023	..	8
43,252	..	..	..	..	..	..	..	9
225,486	303,744	77,057	..	115,410	492,300	28,491	..	10
..	..	67,344	..	40,212	..	134,978	..	11
114,671	26,700	114,758	9,153	17,316	..	18,000	..	12
78,906	1,843,625	54,796	..	..	75,000	..	..	13
..	15,422	2,091	..	..	..	57,295	..	14
132,427	38,537	18,218	..	..	..	365,100	..	15
59,203	..	12,392	967	149,562	..	40,090	..	16
160,000	..	56,700	1,042	72,500	..	60,000	600	17
973	..	..	..	..	..	21,694*	..	18
3,062,608	3,446,706	1,789,858	19,475	1,159,075	4,210,074	1,719,460	900	19
13,879	13,139	31,956	2,284	2,511	..	..	37	20
14,485	20,687	3,328	..	15,868	8,693	9,725	29	21
30,629	50,413	21,554	401	14,161	7,917	6,153	18	22
15,995	71,435	12,153	563	16,710	22,617	14,009	91	23
950	..	50	..	36	..	..	27	24
75,938	155,674	69,041	3,248	49,286	39,227	29,887	202	25
3,138,546	3,602,380	1,858,899	22,723	1,208,361	4,249,301	1,749,347	1,102	26
73,934	79,910	41,576	4,122*	18,574	81,146	24,744	..	27
3,064,612	3,522,470	1,817,323	18,601	1,189,787	4,168,155	1,724,603	1,102	28

CLASSIFICATION OF ASSETS.

1	Title }	Friends' Provident.	General.	Great Britain Mutual.*	Guardian.	Guardian.
2	Date of Establishment	1832.	1837.	1844.	1821.	1821.
3	Date to which Returns are made } up }	20 Nov., 1882.	31 Dec., 1881.	31 Dec., 1880.	31 Dec., 1881.	31 Dec., 1881.
CLASSIFICATION OF ASSETS.						
4	Mortgages in United Kingdom ...	361,715	132,509	31,109	682,532	467,009
5	Do. out of do. ...	..	..	..	..	..
6	Loans on Company's Policies ...	135,476	29,808	45,319	33,659	..
Investments in—						
7	British Government Securities...	..	439	24	87,306	168,622
8	Indian and Colonial do. ...	20,207	41,060	..	85,503	165,478
9	Foreign Government do. ...	..	43,132	10,683	..	165,865
10	Rail. and other Debentures, &c.	49,493	24,927	3,444	186,455	292,669
11	Do. do. Shares ...	..	44,342	..	86,089	20,580
12	House and Landed Property ...	13,000	158,391	17,552	..	31,965
13	Public Rates, Rent Charges, &c...	826,982	154,966	..	144,812	48,102
14	Life Interests ... ..	..	7,942	1,357	9,733	20,381
15	Reversions ... ..	..		6,779		
16	Loans on Personal Security ...	..	46,634	834	..	..
17	Cash on Deposit	30,923	5,000	3,448	55,000	55,678
18	Other Loans and Investments ...	172,197*	31,497	3,595	..	2,418
19	Total Interest-bearing Assets	1,609,993	720,647	124,144	1,371,089	1,438,767
20	Agents' Balances	5	49,500	4,541	8,519	34,274
21	Outstanding Premiums ... ..	..	3,450	2,611	3,348	3,415
22	Do. Interest and Int. accrued	17,120	10,842	1,471	23,255	20,136
23	Cash in hand, &c.	3,250	8,947	1,760	9,270	29,615
24	Other Assets	683	..	1,513	..	..
25	Total Non-Interest-bearing Assets	21,058	72,739	11,896	44,392	87,440
26	Total Gross Assets	1,631,051	793,386	136,040	1,415,481	1,526,207
27	Deduct Claims admitted, not due, unclaimed Dividends, and other outstanding liabilities	8,143	26,567	914	24,554	55,483
28	Total Net Assets	1,622,908	766,819	135,126	1,390,927	1,470,724

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CLASSIFICATION OF ASSETS.

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Gresham.	Hand-in-Hand.	Imperial.	Industrial of Great Britain.	Lancashire.	Law Life.	Law Property.	Law Union.	
1848.	1696 and 1836.	1820.	1872.	1852.	1823.	1850.	1854.	2
30 June, 1882.	31 Dec., 1881.	31 Oct., 1881.	31 Dec., 1880.	31 Dec., 1881.	31 Dec., 1882.	31 Dec., 1880.	30 Nov., 1881.	3
249,066	1,180,294	351,932	300	583,589	3,473,327	3,747	457,379	4
Nil	..	..	..	..	..	..	..	5
209,113	76,348	88,145	..	23,808	112,634	..	13,840	6
93,289	..	49,205	..	..	..	..	35,764	7
16,805	123,590	314,656	..	30,555	186,535	985	..	8
600,109	85,628	..	..	299,394	..	..	..	9
942,199	447,958	66,211	..	99,816	177,007	..	..	10
39,259	..	1,619	..	22,125	..	..	..	11
492,390	26,079	20,000	..	57,585	13,100	402	17,436	12
145,456	859	247,918	..	..	1,234,393	..	..	13
..	19,644	..	..	..	..	..	6,584	14
..	27,972	..	..	..	..	706	160,569	15
29,746	..	..	200	1,154	..	187	..	16
..	15,000	4,000	..	54,949	110,000	..	..	17
108,129	2,469	..	..	..	54,619*	..	2,581	18
2,925,561	2,005,841	1,143,656	500	1,172,975	5,361,615	6,027	694,153	19
83,455	2,583	6,117	123	148,277	..	34	5,153	20
89,371	2,780	2,415	116	2,394	13,037	48	2,588	21
32,401	19,204	640	..	10,354	27,022	223	9,850	22
32,768	2,660	11,300	226	23,438	20,871	103	19,064	23
11,199	2,667	10	260	..	..	50	1,154	24
249,194	29,894	20,482	725	184,463	60,930	458	37,809	25
3,174,755	2,035,735	1,164,138	1,225	1,357,438	5,422,545	6,485	731,962	26
70,068	35,574	25,564	..	140,649	115,752	1,357	17,807	27
3,104,687	2,000,161*	1,138,574	1,225	1,216,789	5,306,793	5,128*	714,155	28

Law Life.—*Bank of England Stock and Metropolitan Board of Works.

Hand-in-Hand.—*£331,204 of this is a purely Life Fund.

Law Property.—*Add Accum. excess of Expend. £21,610.

CLASSIFICATION OF ASSETS.

1	Title }	Legal and General.	Life Assoc. of Scotland.	Lion.	Liverpool and London and Globe.	Liverpool and London and Globe.
2	Date of Establishment	1836.	1838.	1880.	1836.	1836.
3	Date to which Returns are made } up }	31 Dec., 1881.	5 April, 1882.	31 Dec., 1881.	31 Dec., 1881.	31 Dec., 1881.
CLASSIFICATION OF ASSETS.					[Globe Funds.]	[General Account.]
4	Mortgages in United Kingdom ...	1,235,476	1,181,391	25,600	235,900	867,810
5	Do. out of do. ...	..	..	..	..	511,823
6	Loans on Company's Policies ...	53,706	274,413	..	2,815	133,025
<i>Investments in —</i>						
7	British Government Securities...	80,079	..	20,307	..	58,967
8	Indian and Colonial do. ...	109,823	216,110	10,461	..	149,358
9	Foreign Government do. ...	19,777	49,118	79,064	..	520,833
10	Rail. and other Debentures, &c.	206,135	190,315	..	20,000	732,804
11	Do. do. Shares ...	33,448	193,263	..	..	1,348,502
12	House and Landed Property ...	58,213	122,773	..	89,008	494,173
13	Public Rates, Rent Charges, &c...	20,625	..	..	24,428	224,772
14	Life Interests	1,880	41,226	..	42,055	176,422
15	Reversions	179,044		..	..	47,854
16	Loans on Personal Security ...	Nil	22,913	14,223	..	..
17	Cash on Deposit	20,000	61,500	..	..	105,517
18	Other Loans and Investments ...	11,855	78,809	5,400	7,000	412,556
19	Total Interest-bearing Assets	1,030,161	2,431,831	155,055	421,206	5,784,416
20	Agents' Balances	Nil	..	4,938	..	80,249
21	Outstanding Premiums	7,070	112,480	224	..	98,925
22	Do. Interest and Int. accrued	4,611	36,901	2,011	..	55,573
23	Cash in hand, &c.	4,706	28,092	6,682	..	238,806
24	Other Assets ... ..	..	1,301	1,526	..	..
25	Total Non-Interest-bearing Assets	16,387	178,774	15,381	..	473,553
26	Total Gross Assets	2,046,448	2,610,605	170,436	421,206	6,257,969
27	Deduct Claims admitted, not due, unclaimed Dividends, and other outstanding liabilities	29,211	90,162	1,728	..	1,319,937
28	Total Net Assets	2,017,237	2,520,443	168,708*	421,206	4,938,032

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Lion.—*Add Preliminary Expenses £10,000, and Balance of Profit and Loss £14,030.

CLASSIFICATION OF ASSETS.

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Liverpool, Manchester & Birmingham Industrial.	London, East India & Colonial.	London, Edinburgh, & Glasgow.	London and Lancashire.	London & Manchester Industrial.	London and Prov. Law.	London Assurance Corporation.	London Life Association.	I
	1869.	1881.	1862.	1869.	1845.	1720.	1806.	2
16 Sept., 1881.	31 Dec., 1880.	31 Dec., 1881.	31 Dec., 1881.	24 March, 1882.	31 Dec., 1881.	31 Dec., 1881.	30 June, 1882.	3
..	..	4,187	5,230	..	545,130	1,025,854	951,626	4
..	..	4,164	27,158	..	1,100	Nil	..	5
..	..	..	15,854	..	6,485	42,554	288,267	6
..	..	20,000	..	..	19,800	334,300	178,200	7
..	406	5,000	50,560	..	61,809	183,388	..	8
..	..	..	..	..	80,410	245,662	..	9
..	..	..	29,025	..	62,352	24,726	112,500	10
..	..	..	20,925	..	105,633	98,137*	..	11
..	..	..	20,288	..	4,729	9,416	12,964	12
..	..	..	13,984	..	10,100	1,051,936	2,029,042	13
..	..	..	..	..	11,106	70,894	2,000	14
..	..	301	2,883	..	63,929		..	15
2	..	4,558	5,459	2,005	10,978	Nil	..	16
..	..	7,513	7,046	3,000	15,000	6,000	59,000	17
..	626*	..	6,419	..	..	67,640	27,525	18
2	1,032	45,723	204,831	5,005	998,561	3,160,507	3,661,124	19
..	..	733	9,593	876	..	33,627	Nil	20
5	89	63	27,408	8,022	4,693	20,614	5,547	21
..	20	423	2,099	111	3,877	3,724	43,345	22
50	64	1,228	12,591	544	4,955	44,280	34,785	23
..	300	14,216	2,320	1,310	..	2,008	211	24
57	473	16,663	54,011	10,863	13,525	104,253	83,889	25
59	1,505	62,386	258,842	15,868	1,012,086	3,264,760	3,745,013	26
1,184*	769	2,876	2,336	135	8,610	62,564	65,750	27
50	736	59,510	256,506	15,733	1,003,476	3,202,196	3,679,263	28

Liverpool, Manchester, &c.—*Deficiency.

London, East India, and Colonial—*Loans on Reversionary Security.

London Assur. Corp.—*Railway Preferred and Ordinary Stocks and Municipal Corporation Stocks.

CLASSIFICATION OF ASSETS.

1	Title	Marine & General Mutual.	Masonic and General.	Metro- politan.	Midland Counties.	Mutual.
2	Date of Establishment	1852.	1868.	1835.	1851.	1834.
3	Date to which Returns are made up	31 Dec., 1881.	31 Dec., 1881.	4 January, 1882.	24 March, 1882.	31 Dec., 1881.
CLASSIFICATION OF ASSETS.						
4	Mortgages in United Kingdom ...	51,045	..	343,500	71,112	791,695
5	Do. out of do. ...	4,297	..	..	..	..
6	Loans on Company's Policies ...	10,755	1,456	127,805	659	86,545
<i>Investments in—</i>						
7	British Government Securities...	22,808	1,000	50,000	..	20,780
8	Indian and Colonial do. ...	124,490	698	..	..	10,240
9	Foreign Government do. ...	21,553	582	..	..	..
10	Rail. and other Debentures, &c.	67,454	..	..	2,260	6,000
11	Do. do. Shares ...	19,102	..	..	4,028	42,624
12	House and Landed Property ...	..	..	30,550	7,059	72,915
13	Public Rates, Rent Charges, &c...	..	..	1,067,300	..	14,190
14	Life Interests	3,438	..	..	..	..
15	Reversions	27,405	..	..	..	4,418
16	Loans on Personal Security ...	7,243	4,024	..	..	..
17	Cash on Deposit	35,000	..	47,984	..	..
18	Other Loans and Investments ...	..	..	..	6,099	..
19	Total Interest-bearing Assets	394,590	7,760	1,667,139	91,217	1,049,407
20	Agents' Balances	840	..	Nil	2,673	..
21	Outstanding Premiums	493	394	44	..	12,311
22	Do. Interest and Int. accrued	2,397	288	22,281	1,561	6,617
23	Cash in hand, &c.	2,000	1,841	12,876	7,970	8,976
24	Other Assets	4	250	..	454	982
25	Total Non-Interest-bearing Assets	5,734	2,773	35,201	12,658	28,886
26	Total Gross Assets	400,324	10,533	1,702,340	103,875	1,078,293
27	Deduct Claims admitted, not due, unclaimed Dividends, and other outstanding liabilities	5,418	..	29,927	2,431	21,693
28	Total Net Assets	394,906	10,533*	1,672,413	101,444	1,056,600

CLASSIFICATION OF ASSETS.

71

National (of Ireland).	National Guardian.	National Life.	National Provident.	National Weekly.	North British & Mercantile.	Norwich Union.	Nor. Un. (Amicable Fund).	
1822.	1854.	1830.	1835.		1809 and 1823.*	1808.	1706.	1
31 Dec., 1881.	30 June, 1882.	31 Dec., 1881.	20 Nov., 1882.	30 April, 1881.	31 Dec., 1881.	31 Dec., 1881.	4 April, 1882.	2
169,155	11,088	610,107	2,237,941	..	2,137,709	1,666,683	147,911	3
..	..	..	..	..	6,267	..	..	4
5,052	..	44,301	350,665	..	151,005	82,110	8,482	5
86,589	..	41,368	..	..	461,685	175,686	18,137	6
4,065	..	..	271,140	..	581,610	..	..	7
..	..	..	..	..	380,218	..	..	8
29,190	..	21,975	14,200	..	159,196	..	..	9
30,732	..	..	..	..	..	..	..	10
12,210	..	26,000	330,107	..	334,540	39,235	48,643	11
..	..	21,858	731,372	..	457,104	2,249	..	12
277	..	30,294	..	..	174,436	..	..	13
6,694	..		..	..		187,769	..	14
1,629	33,167	1,970	..	343	141,787	..	..	15
..	..	..	150,000	..	..	20,115	..	16
6,207	2,115	..	..	..	76,378	..	..	17
351,800	46,370	797,873	4,085,425	343	5,061,935	1,673,847	223,173	18
13,172	..	139	4,258	485	311,502	17,792	..	19
1,068	..	2,022	..	420	37,071	1,855	244	20
3,645	..	9,920	16,671	..	9,783	15,329	895	21
605	1,028	6,140	13,890	1,276	227,239	20,362	7,262	22
350	..	..	2,543	196	160	211	..	23
18,840	1,028	18,221	37,362	2,377	585,755	55,549	8,401	24
370,640	47,398	816,094	4,122,787	2,720	5,647,690	1,729,396	231,574	25
12,722	29,796	18,922	151,154	1,186	321,803	58,344	9,374	26
357,918*	17,602	797,172	3,971,633	1,534	5,325,887	1,671,052	222,200	27
						1,893,252		28

National (Ireland).—*Exclusive of Funds relating to *Liberal Annuity Trust* and *Dublin Widows' Trust Funds*.
 North Brit. & Mercantile.—*Formation of Life Branch.

CLASSIFICATION OF ASSETS.

1	Title	Northern.	Patriotic.	Pearl.	Pelican.	Positive.
		1836.	1824.	1864.	1797.	1870.
2	Date of Establishment	1836.	1824.	1864.	1797.	1870.
3	Date to which Returns are made up	31 Dec., 1881.	31 July, 1882.	30 June, 1882.	31 Dec., 1881.	31 Dec., 1881.
CLASSIFICATION OF ASSETS.						
4	Mortgages in United Kingdom ...	302,034	148,963	18,959	634,169	..
5	Do. out of do. ...	101,091*	..	..	Nil	..
6	Loans on Company's Policies ...	69,618	4,418	..	34,373	9,879
<i>Investments in—</i>						
7	British Government Securities...	103,339	5,385	1,015	106,244	93,980
8	Indian and Colonial do. ...	336,186	..	8,630	97,431	142,719
9	Foreign Government do.	291,318	..	..	31,973	..
10	Rail. and other Debentures, &c.	292,640	62,039	..	244,151	3,338
11	Do. do. Shares ...	232,530	1,131	..	32,111	5,109
12	House and Landed Property ...	78,835	3,510	2,453	30,024	..
13	Public Rates, Rent Charges, &c...	471,860	15,000	3,042	..	..
14	Life Interests	2,683	..	..	..	..
15	Reversions	56,187	..	..	677	..
16	Loans on Personal Security ...	2,884	..	4,225	27,801	14,994
17	Cash on Deposit	18,661	..	1,000	20,000	..
18	Other Loans and Investments ...	249,845	..	..	..	..
19	Total Interest-bearing Assets	2,609,711	240,446	39,324	1,258,954	270,019
20	Agents' Balances	106,612†	839	3,844	6,376	..
21	Outstanding Premiums	12,612	1,169	9,121	2,348	2,844
22	Do. Interest and Int. accrued	33,816	6,301	..	13,442	2,228
23	Cash in hand, &c.	72,334	1,979	3,604	14,932	5,809
24	Other Assets	333	8	1,276	..	1,779
25	Total Non-Interest-bearing Assets	225,707	10,296	17,845	37,098	12,660
26	Total Gross Assets	2,835,418	250,742	57,169	1,296,052	282,679
27	Deduct Claims admitted, not due, unclaimed Dividends, and other outstanding liabilities	127,265	11,192	126	14,514	7,245
28	Total Net Assets	2,708,153	239,550	57,043	1,281,538	275,434

CLASSIFICATION OF ASSETS.

73

Preserver.	Protector.	Provident.	Provident Clerks.	Provincial.	Prudential.	Prudential.	Queen.	1
1843.	1853.	1806.	1840.	1852.	1848.	1848.	1857.	2
15 Feb., 1881.	31 Dec., 1880.	31 Dec., 1881.	31 Dec., 1881.	31 Dec., 1881.	31 Dec., 1881.	31 Dec., 1881.	31 Dec., 1881.	3
					[Industrial Branch.]	[Ordinary Branch.]		
..	..	1,545,964	245,565	36,944	79,340	203,630	27,089	4
..	..	Nil	..	..	..	..	131,262	5
..	..	142,732	69,577	17,498	..	27,931	23,582	6
..	..	34,918	..	..	233,581	95,132	4,572	7
..	..	131,889	63,601	56,227	..	70,339	38,768	8
..	..	42,038	..	..	..	13,268	226,535	9
..	9,396	64,985	36,576	11,303	72,954	61,633	31,296	10
..	..	..	319,982	43,113	..	20,651	154,264	11
20,000	1,729	108,097	8,150	14,400	302,419	90,146	200,019	12
..	..	15,376	275,336	62,024	834,950	23,479	29,398	13
..	..	..	..	..	..	..	..	14
..	..	..	..	..	42,119	60,093	..	15
..	165,249	44,241	..	15,692*	8,942	..	9,175	16
..	..	..	..	..	74,500	50,000	..	17
..	..	..	..	1,660	..	..	28,488	18
20,000	176,374	2,130,240	1,018,787	258,861	1,648,805	716,302	904,448	19
..	591	1,033	7,617	1,639	87,280	5,755	68,930	20
..	..	58,303	6,976	7,465	..	2,284	11,227	21
..	57	41,856	12,371	3,701	15,267	6,681	11,422	22
323	4,061	13,108	6,029	3,173	54,728	14,216	60,564	23
..	..	..	2,247	419	23,500	5,183	4,342	24
323	4,709	114,300	35,240	16,397	180,775	34,119	156,485	25
20,323	181,083	2,244,540	1,054,027	275,258	1,829,580	750,421	1,060,933	26
..	134,146*	36,554	20,880	2,936	18,017	5,348	114,695	27
20,323	46,937	2,207,986	1,033,147	272,322	1,811,563	745,073	946,238	28
						2,556,636		

Protector.—*Sum on Deposit.

Provincial. —*Includes Loans to Boards of Public Companies, &c.

CLASSIFICATION OF ASSETS.

1	Title	Refuge Friendly.	Reliance.	Rock.	Royal.	Royal Exchange.
2	Date of Establishment		1840.	1806.	1845.	1720.
3	Date to which Returns are made up	31 Dec., 1881.	31 Dec., 1881.	31 Dec., 1881.	31 Dec., 1881.	30 April, 1882.
CLASSIFICATION OF ASSETS.						
4	Mortgages in United Kingdom ...	8,000	254,765	1,940,700	1,135,961	1,311,455
5	Do. out of do. ...	..	..	..	..	Nil
6	Loans on Company's Policies ...	..	43,919	56,008	157,317	69,762
<i>Investments in—</i>						
7	British Government Securities...	..	23,467	385	172,730	588,852
8	Indian and Colonial do. ...	..		185,800	34,529	101,702
9	Foreign Government do. ...	..	..	..	410,026	101,000
10	Rail. and other Debentures, &c.	..	2,275	214,860	1,216,890	795,650
11	Do. do. Shares ...	..	..	412,500	18,776	..
12	House and Landed Property ...	11,563	34,475	10,830	241,680	13,804
13	Public Rates, Rent Charges, &c...	4,000	..	214,604	413,447	822,469
14	Life Interests ... ..	..	8,081	..	..	..
15	Reversions ... ..	..	114,458	..	..	..
16	Loans on Personal Security ...	3,674	37,620	..	250	7,843
17	Cash on Deposit	10,500	2,082	30,000	..	235,000
18	Other Loans and Investments ...	..	..	67,639	897,042*	40,590
19	Total Interest-bearing Assets	37,737	521,142	3,133,326	4,698,648	4,088,127
20	Agents' Balances	1,947	3,746	7,758	90,118	42,745 4,205
21	Outstanding Premiums	7,059	14,958	10,573	7,674	
22	Do. Interest and Int. accrued	..	13,284	41,394	67,893	4,143
23	Cash in hand, &c.	6,176	219	11,574	72,475	21,083
24	Other Assets	2,546	..	..	..	567
25	Total Non-Interest-bearing Assets	17,728	32,207	71,299	238,160	75,705
26	Total Gross Assets	55,465	553,349	3,204,625	4,936,808	4,163,832
27	Deduct Claims admitted, not due, unclaimed Dividends, and other outstanding liabilities ... ..	..	15,610	32,700	135,444	127,822
28	Total Net Assets	55,465	537,739	3,171,925	4,801,364	4,036,010

Royal Farmers.	Sceptre.	Scottish Amicable.	Scottish Equitable.	Scottish Imperial.	Scottish Life.	Scottish Metropolitan.	Scottish Provident.	I
1840.	1864.	1826.	1831.	1865.	1881.	1876.	1837.	2
31 Dec., 1881.	31 Dec., 1881.	31 Dec., 1881.	1 March, 1882.	31 Dec., 1881.	31 May, 1882.	20 May, 1882.	31 Dec., 1881.	3
21,274	70,622	1,016,686	1,901,438	84,976	6,550	8,252	2,908,272	4
..	..	1,000	9,500	..	..	..	1,200	5
7,352	8,675	156,722	216,440	5,177	.	170	267,428	6
..	..	92,498	1,892	..	6,307	..	..	7
111,137	28,712	..	47,633	14,892	28,657	20,000	20,619	8
28,718	..	111,400	..	..	..	..	..	9
50,678	7,327	376,250	84,500	..	9,500	..	67,850	10
99,098	..	132,731	..	..	..	..	377,048*	11
..	100	390,138	76,030	62,473	..	6,325	159,847	12
..	27,937	380	65,666	35,626	864	..	97,486	13
..	..	16,328	4,567	..	..	6,004	..	14
..	..	..	115,435	..	..	..	17,665	15
508	9,044	24,000	1,400	..	Nil	2,264	19,458	16
..	4,000	27,515	..	..	..	..	171,479	17
..	..	..	67,265*	..	..	1,030	..	18
318,765	156,417	2,345,648	2,591,766	203,144	51,878	44,045	4,108,352	19
} 4,763	} 3,961	823	52,303	} 23,321	241	..	} 60,925	20
		27,761	22,188		792	3,641		21
		1,695	33,957		225	788		22
		4,747	13,250		1,906	1,631		23
		184	..		1,052	843		24
12,522	10,587	68,198	121,698	44,020	4,216	6,903	93,579	25
331,287	167,004	2,413,846	2,713,464	247,164	56,094	50,948	4,201,931	26
8,995	848	98,125	168,565	25,275	240	1,759	92,394	27
322,202	166,156	2,315,721	2,544,899	221,889	55,854	49,189	4,109,537	28

Scot. Equitable.—*Bank of England Stock.

Scot. Provident.—*Debtenture and Preference Stocks.

CLASSIFICATION OF ASSETS.

1	Title	Scottish Provincial	Scottish Union and National	Scottish Widows' Fund.	Security.	Sovereign.
2	Date of Establishment	1825.	1824.	1815.	1870.	1829 and 1845.*
3	Date to which Returns are made up	31 Jan., 1882.	31 Dec., 1881.	31 Dec., 1881.	31 Dec., 1880.	31 Dec., 1881.
CLASSIFICATION OF ASSETS.						
4	Mortgages in United Kingdom ...	273,501	1,662,718	5,484,870	1,520	89,925
5	Do. out of do. ...	..	136,652	..	..	..
6	Loans on Company's Policies ...	75,695	84,204	570,399	..	30,213
<i>Investments in—</i>						
7	British Government Securities...	..	6,920	..	..	..
8	Indian and Colonial do. ...	228,672	..	..	..	..
9	Foreign Government do. ...	..	89,074	..	..	..
10	Rail. and other Debentures, &c.	249,442	162,247	782,306	..	22,272
11	Do. do. Shares ...	366,407	112,541	..	..	..
12	House and Landed Property ...	9,000	104,571	252,159	..	51,204
13	Public Rates, Rent Charges, &c...	63,911	205,016	486,363	..	373,728
14	Life Interests ... ..	..	..	..	..	..
15	Reversions	11,261	..	..	..	1,435
16	Loans on Personal Security ...	347	14,004	..	..	29,221
17	Cash on deposit	8,000	145,471	..	..	19,000
18	Other Loans and Investments ...	30,473	..	52,317	..	..
19	Total Interest-bearing Assets	1,316,709	2,723,418	7,628,414	1,520	616,998
20	Agents' Balances	55,358	55,727	3,797	46	1,235
21	Outstanding Premiums	950	20,074	200,113	17	8,653
22	Do. Interest and Int. accrued	16,480	21,213	82,462	24	5,910
23	Cash in hand, &c.	21,317	..	30,060	399	7,646
24	Other Assets	81	5,281	1,823	126	868
25	Total Non-Interest-bearing Assets	94,186	102,295	318,255	612	24,312
26	Total Gross Assets	1,410,895	2,825,713	7,946,669	2,132	641,310
27	Deduct Claims admitted, not due, unclaimed Dividends, and other outstanding liabilities	37,639	99,353	248,776	330	14,576
28	Total Net Assets	1,373,256	2,726,360	7,697,893	1,802	626,734

CLASSIFICATION OF ASSETS.

77

Standard.	Star.	Sun.	Union.	United Kent.	United Kingdom Assurance Corporation	United Kingdom Temperance	Universal.	1
1825.	1843.	1810.	1813.	1824.	1866.	1840.	1834.	2
15 Nov., 1881.	31 Dec., 1881.	24 June, 1882.	30 June, 1882.	25 March, 1882.	31 Dec., 1881.	31 Dec., 1881.	30 Nov. & 31 Dec., 1881.	3
4,052,274	366,070	408,468	1,068,358	388,430	9,391	1,317,032	162,427	4
269,869	146,049	Nil	..	..	..	..	1,854	5
289,855	115,455	65,418	36,536	11,066	..	203,899	34,332	6
38,218	36,913	95,000	130,283	10,000	..	Nil	..	7
313,934	192,106	159,807	92,446	..	..	Nil	511,208	8
5,442	..	..	6,517	..	..	Nil	..	9
..	32,780	831,882	153,881	39,875	..	25,463	101,170	10
47,681*	325,579	62,629	168,820	..	..	527,042	80,886	11
174,327	3,083	..	7,514	19,001	400	65,271	14,725	12
17,435†	528,203	380,555	32,779	..	..	807,217	123,117	13
1,206	..	3,100	517	200	..	..	..	14
26,417	..	..	..	..	..	..	16,836	15
76,299	..	..	60,366	..	3,243	Nil	..	16
166,208	..	15,000	10,000	10,000	1,500	10,000	10,017	17
..	25,997	11,200	1,100	..	..	39,846	25,847	18
5,479,165	1,772,235	2,033,059	1,769,117	479,172	14,534	2,995,770	1,082,419	19
166,957	41,818	14,144	8,735	..	782	1,827	1,212	20
74,046	4,978	2,881	1,960	12	1,620	..	1,820	21
47,860	32,391	35,403	7,151	7,634	24	45,328	15,216	22
91,906	44,195	6,305	14,199	1,382	704	14,378	6,634	23
498	..	..	..	73	627	1,360	..	24
381,267	123,382	58,733	32,045	9,101	3,757	62,893	24,882	25
5,860,423	1,895,617	2,091,792	1,801,162	488,273	18,291	3,058,663	1,107,301	26
208,975	23,879	16,017	43,750	8,551	25	37,721	30,684	27
5,651,457	1,871,738	2,075,775	1,757,412	479,722	18,266	3,020,942	1,076,617	28

Standard.—* Stocks of Scottish Chartered Banks, of which the liability is limited.

† Feu Duties.

CLASSIFICATION OF ASSETS.

1	Title }	University.	Wesleyan and General.	Western Counties, &c.	West- minster and General.	West of England.
2	Date of Establishment ...	1825.	1841.	1861.	1836.	1807.
3	Date to which Returns are made } up }	1 May, 1882.	31 Dec., 1881.	31 Jan., 1882.	31 Dec., 1881.	31 Dec., 1881.
CLASSIFICATION OF ASSETS.						
4	Mortgages in United Kingdom ...	314,138	125,307	17,895	50,350	486,021
5	Do. out of do. ...	..	..	..	..	Nil
6	Loans on Company's Policies ...	60,145	7,400	1,882	29,874	42,293
Investments in—						
7	British Government Securities...	138,199	..	..	47,037	154,700
8	Indian and Colonial do. ...	..	..	9,355	53,429	..
9	Foreign Government do. ...	..	..	2,009	..	..
10	Rail. and other Debentures, &c.	227,692	..	..	157,419	84,397
11	Do. do. Shares ...	154,157	..	..	92,000	32,774
12	House and Landed Property ...	14,041	7,684	2,037	3,628	16,561
13	Public Rates, Rent Charges, &c...	18,154	..	..	2,850	361,994
14	Life Interests ... ..	..	419	1,252	5,375	..
15	Reversions	10,453	..	..	..	..
16	Loans on Personal Security ...	69,024	3,668	1,168	3,510	24,716
17	Cash on Deposit ... ..	..	..	..	1,500	38,800
18	Other Loans and Investments ...	1,375	..	172	25	..
19	Total Interest-bearing Assets	1,007,378	144,478	35,770	446,997	1,242,256
20	Agents' Balances ... ..	..	..	2,337	2,020	9,461
21	Outstanding Premiums	3,561	5,321	564	7,033	1,470
22	Do. Interest and Int. accrued	10,782	3,053	225	6,974	22,109
23	Cash in hand, &c.	15,449	7,832	3,414	3,003	24,075
24	Other Assets ... ..	..	..	425	500	5,524*
25	Total Non-Interest-bearing Assets	29,792	16,206	6,965	19,530	62,639
26	Total Gross Assets	1,037,170	160,684	42,735	466,527	1,304,895
27	Deduct Claims admitted, not due, unclaimed Dividends, and other outstanding liabilities	17,885	..	1,950	12,301	45,589
28	Total Net Assets	1,019,285	160,684	40,785	454,226	1,259,306

CLASSIFICATION OF ASSETS.—TOTAL, 1882.

79

Whittington.	Yorkshire.	Yorkshire Provident.	SUMMATION	Total reported	Total reported	
1855.	1824.	1870.	[107 Companies.]	in 1881.	in 1880.	1
30 April, 1882.	28 Feb. 1882.	31 July, 1882.	REPORTED in 1882:	[106 Companies.]	[107 Companies.]	2
						3
			£	£	£	
20,017	336,829	..	68,847,426	68,424,039	66,671,264	4
..	..	..	1,406,430	1,225,118	1,117,510	5
16,052	15,840	..	7,108,612	6,921,966	6,738,840	6
6,870	29,400	..	5,787,800	5,433,352	5,233,688	7
11,784	26,000	..	8,231,188	7,127,038	6,388,285	8
..	..	..	4,155,851	4,144,037	4,210,685	9
11,661	33,086	..	13,071,457	11,982,316	11,802,675	10
..	..	..	6,678,987	6,262,267	6,173,132	11
12,883	37,468	..	6,170,244	5,362,779	5,331,250	12
..	279,193	503	21,174,183	20,587,123	20,760,735	13
2,058	..	..	792,705	1,244,182	1,352,701	14
2,338	..	..	2,054,039	1,686,038	1,379,234	15
16,166	..	..	1,524,442	1,591,119	1,812,716	16
16,477	18,000	55	2,366,599	1,979,632	1,515,586	17
..	8,465*	..	2,878,696	2,830,943	2,365,195	18
116,306	784,281	558	£152,248,659	£146,801,949	£142,853,496	19
12,722	29,765	18	2,195,520	2,061,782	2,040,593	20
1,496	585	129	1,297,083	1,198,912	1,208,872	21
1,684	762	..	1,435,749	1,358,554	1,318,219	22
3,716	9,151	266	2,512,413	2,628,141	1,844,084	23
21	109	83	136,856	133,240	165,306	24
19,639	40,372	496	£7,577,621	£7,380,629	£6,577,074	25
135,945	824,653	1,054	159,826,280	154,182,578	149,430,570	26
15,663*	12,326	9	6,244,111	6,064,693	5,616,777	27
120,282	812,327	1,045	£153,582,169	£148,117,885	£143,813,793	28

Whittington.—* Includes Investment Fund £12,201.

Yorkshire.—* Loans on Reversions.

80 CLASSIFICATION OF ASSETS.—AMERICAN OFFICES.

1	Title {	Equitable, United States.	New York.
2	Date of Establishment	1859.	1843.
3	Date to which Returns are made up {	31 Dec. 1881.	31 Dec. 1881.
CLASSIFICATION OF ASSETS.			
4	Mortgages on Property, United States {	1,858,333	3,747,948
5	Loans on Company's Policies ...	151,170	205,224
<i>Investments in—</i>			
6	United States Bonds	343,854	423,431
7	Bonds, New York State, &c. ...	2,488,916	3,057,817
8	Bonds, other States	493,094
9	House and Landed Property ...	1,971,662	923,149
10	Loans secured by U. States and Municipal Bonds {	1,930,209	488,889
11	Loans on Personal Security
12	Cash on Deposit	322,137	257,603
13	Total Interest-bearing Assets	9,066,281	9,597,155
14	Agents' Balances	6,972	10,015
15	Outstanding Premiums	54,096	46,715
16	Do. Interest and Int. accrued	72,037	59,929
17	Cash in hand and on current account {	31,560	4,041
18	Total Non-Interest-bearing Assets	164,665	120,700
19	Total Gross Assets	9,230,946	9,717,855
20	Claims admitted, not paid ...	32,724	123,910
21	Total Net Assets	9,197,222	9,593,945

AMERICAN LIFE INSURANCE COMPANIES.

It appears from the New York State official returns that there are twenty-nine native Life Offices empowered to transact business in that State, twelve of which were founded in New York State, & seventeen in other States of the Union. The aggregate number and amount of policies in force of these twenty-nine companies is reported as 627,265 policies, insuring £307,969,716; with gross assets amounting to £85,855,492.

The returns furnished to the Board of Trade by the two companies having branches in this country—the *Equitable* and the *New York*—shew that upwards of *one-fifth* of the large totals enumerated above appertains to these two offices—the number of policies being 112,039; the amount insured, £70,487,968; and the gross assets, £18,948,801.

VALUATION EXTRACTS.

EXPLANATORY REMARKS.

IN addition to the Revenue Account and Balance Sheet which all Life Offices are now required to render yearly to the Board of Trade, it is also requisite to furnish an Abstract of the Actuarial Report and Valuation, stating, *inter alia*, (1) the date to which the valuation is made; (2) the principles upon which the valuation and distribution of profits among the policy-holders are made; (3) the table or tables of mortality used in the valuation; (4) the rate or rates of interest assumed in the valuation; (5) the proportion of the annual premium income, if any, reserved as a provision for future expenses and profits. Companies are also required to furnish what is termed a consolidated revenue account since the period of the previous valuation, showing, among other items, the amount of Life premiums received during the period under survey, and the average rate of interest at which the funds have been improved; and, as a result of the valuation, it is requisite that the total amount of profit made by the Company since the previous investigation should be stated, together with the amount divided among the policy-holders, and the number and amount of the policies which participated.

With regard to the first, third, and fourth items of enquiry referred to above, the following tabular statement gives the requisite information, as well as an extract from the Consolidated Account stating the amount of premiums received, and the amount apportioned to policy-holders; also the rate of interest at which the funds were improved. With reference to the important enquiry (No. 5), namely—"the proportion of the annual premium, if any, reserved as a provision for future expenses and profits"—it is hardly necessary to state that every premium is divided into two parts—the portion considered sufficient, improved at compound interest, to meet the claim when death arises; and the portion set aside for expenses. The former is technically termed the "pure" or "net" premium, and the latter, the "margin," or "loading."

With regard then to the fifth question, it is virtually this:—What portion of the “loading” is reserved for future expenses and profits? and the offices marked thus (*) in the tabular statement answer “The whole of the loading is reserved.” The offices marked thus (+) give the percentage of premium reserved, the amount stated by the majority being evidently equivalent to the entire loading. The offices not marked by either asterisk or dagger make special arrangements in providing for future expenses, the particulars relating to which cannot easily be tabulated, and the enquirer is therefore referred to the Parliamentary Returns. It may be stated, however, that the few Companies which still use the Northampton Table and three per cent., have—from the *over* estimate of mortality which that table presents, and the *under* estimate of interest—a sufficient reserve without any additional margin or loading.

The periods of investigation, it will be perceived, vary—some companies valuing the business annually; others at intervals of three, four, five and seven years. An interval of five years is the period generally adopted.

The question relative to “the average rate of Interest at which the Life Assurance Fund of the Company was invested,” is regarded by some officials as somewhat vague; and hence, in the case of several Companies, two rates are given—that which pertains to the funds *actually invested*, and that which pertains to the total Insurance Fund. The figures relating to the latter are placed outside the column.

It may be desirable to explain that where two tables of mortality are set down in the fourth column, as being in use by the offices indicated, the first-mentioned is that employed for the valuation of the bulk of the business; the second-named being made available, for the most part, for special cases.

The Valuation Abstract, it will be observed, contains not only extracts from the last returns, but also from those previously published (annual returns excepted) since the “Life Assurance Act, 1870,” came into operation. The general adoption of the Actuaries H^M Tables in the recent valuations is also worthy of note.*

* A tabular statement is subjoined, showing the “Expectation” or average duration of life deduced from this table of mortality, as well as the other principal tables, referred to in the Abstract.

EXTRACTS from the Returns furnished in terms of the FIFTH and SIXTH Schedules appended to LIFE ASSURANCE COMPANIES' ACT showing the results of the Valuation as to Surplus, and amount apportioned to Policy-holders.

TITLE.	Date of last Valuation.	No. of years between each Valuation.	Table of Mortality and Rate per Cent.		Number and Amount of Participating Policies.		Premiums received during period under investigation, less Re-insurance.	Amount of Profits ascertained.	Amount divided among Policy-holders.	Average Rate of Interest.
			Table.	Rate.	No.	Amount.				
Alliance	5	Carlisle	3½	3,662	£ 2,343,328	£ 451,949	£ 74,950	£ 40,000	4'51
"	5	Actuaries H.M. & H.M.	4	3,706	2,482,522	483,723	146,907	80,000	4'46
Argus	5	Carlisle	4	620	363,358	188,154	22,882	8,183	4'41
"	5	Carlisle	4	511	306,492	140,199	39,177	11,327	4'55
Atlas	5	Northampton & Special	3	5,901	3,482,809	481,410	220,622	138,552	4'38
"	5	Do.	3	5,595	3,179,076	449,857	259,006	167,238	4'40
British Empire Mutual	3	Carlisle	3	12,330	2,977,135	276,438	49,568	47,090	4'—
"	3	Actuaries H.M.	3½	13,109	3,296,489	305,217	52,394	49,774	4'22
"	3	Do.	3½	13,399	3,467,870	329,348	56,296	53,481	4'25
British Equitable	3	English No. 2	4	16,454	2,786,260	324,871	37,850	34,959	4'36
"	3	Do.	4	19,382	3,405,863	377,581	55,107	43,068	4'47
British Workman's	Actuaries H.M.	3½	..	..	85,298	2,120	Nil	..
Briton, Medical and General	5	English No. 3	4	22,569	5,564,769	..	77,079	..	4'69
"	5	Carlisle	4½	14,499	3,408,315	974,104	..	..	..
Briton, Limited	5	Actuaries H.M.	4	1,851	495,432	66,093	5,123	2,400	4'58
Caledonian	7	Carlisle	3	1,747	721,578	290,590	73,240	43,297	4'50
"	7	Actuaries H.M.	3	4,174	1,667,221	372,652	94,626	71,430	4'27
Church of England	5	Carlisle	3	2,113	1,043,431	365,773	51,753	37,546	4'63
"	5	Special	4	2,198	1,097,897	383,054	49,367	35,317	4'75
City (formerly Exchange Advance)	Actuaries H.M.	3½	8	750	1,895	445	35	5'—

TITLE.	Date of last Valuation.	No. of years between each Valuation.	Table of Mortality and Rate per Cent.		Number and Amount of Participating Policies.		Premiums received during period under investigation, <i>£</i> s.	Amount of Profits ascertained.	Amount divided among Policy-holders.	Average Rate of Interest.
			Table.		Amount.					
			Table.	Rate.	No.	Amount.				
City of Glasgow ..	*1874	5	Carlisle ..	3½	7,540	£ 3,849,979	£ 557,885	£ 81,950	£ 72,266	4'60
" ..	*1879	5	Govt. Exp. ..	4	9,359	4,399,520	660,180	119,107	97,735	4'60
Clergy Mutual ..	1876	5	Carlisle ..	3½	6,780	5,811,496	856,939	392,394	343,140	4'24
			Special & Carlisle..	3						
Clerical, Medical and General ..	*1876	5	Actuaries' H ^M ..	3	8,797	5,526,383	863,843	307,941	250,000	4'37
" ..	*1881	5	Actuaries H ^M ..	3	9,183	5,294,497	925,048	366,693	287,500	4'30
Colonial ..	*1875	3	Inst. of Acts. Exp.	4	1,216	247,050	24,760	..	..	5—
Commercial Union ..	*1872	5	17 Offices' Exp. ..	3	2,423	1,721,861	302,433	75,731	58,880	4'70
" ..	1877	5	Actuaries H ^M ..	3½	3,221	2,411,748	422,552	117,724	80,000	4'66
Crown ..	*1875	5	Actuaries H ^M ..	3½	8,281	4,206,723	646,206	108,082	83,442	4'50
" ..	*1880	5	Do. ..	3½	8,559	4,329,044	694,317	127,614	99,079	4'30
Eagle ..	*1872	5	Carlisle ..	4	14,716	8,399,853	1,545,496	188,376	147,723	4'30
" ..	*1877	5	Do. ..	4	12,853	7,094,450	1,346,331	183,883*	144,366	4'25
Economic ..	*1873	5	Special ..	3½	8,192	6,807,636	1,139,070	383,084	275,406	4'44
" ..	*1878	5	Do. ..	3½	9,758	8,872,159	1,132,255	562,666	388,180*	4'38
Edinburgh ..	*1871	7 yrs 7 mo	Actuaries H ^M ..	3½	5,262	2,892,397	684,154	143,045	128,741	4'45
			Carlisle ..	3						
" ..	*1878	7	Actuaries H ^M & H ^M ..	3½	9,416	4,545,392	954,851	221,406	199,266	..
Emperor ..	1875	5	Carlisle ..	3	2,319	351,463	64,428	3,842	943	4—
" ..	1880	5	Carlisle ..	3½	1,643	289,600	77,352	..	..	4'50
English and Scottish Law ..	*1875	5	Actuaries H ^M ..	3½	4,133	2,309,330	554,843	93,910	82,146	4'66
			Govt. Anns. ..	3						
" ..	*1880	5	Actuaries H ^M ..	3½	4,577	2,432,784	643,091	107,770	93,870	4'61
			Govt. Anns. ..	3						
Equitable ..	1879	10	Northampton ..	3	3,916	4,851,230	1,488,357	1,893,705	1,231,876	4'30

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Equity and Law	5	Actuaries H ^M & H ^M	3	1,791	2,500,361	524,967	193,213	155,862	5'04
"	5	Do. ..	3	1,994	2,865,571	615,038	296,816	219,375	5'12
Friends' Provident	..	..	..	..	5	Special	3	4,547	3,356,338	331,607	212,358	185,109	4'59
" ..	..	..	..	..	5	Special	3	5,422	4,058,540	386,716	259,276	218,989	4'50
General ..	..	..	..	..	5	Equit. Soc. Exp. ..	4	5,224	1,741,650	300,330	55,908	38,734	4'50
" ..	..	..	..	..	5	Carlisle	4	7,331	2,349,729	415,719	57,034	49,321	4'49
Globe (Liverpool and London) ..	..	..	..	..	5	Actuaries H ^M ..	3½	897	545,839	193,105	47,937	11,266	4'85
Gresham ..	..	..	..	..	3	Various ..	3	22,875	9,253,461	1,150,012	84,614	64,000	5'10
" ..	..	..	..	..	3	17 Offices' Exp. ..	3½	25,173	9,694,799	1,252,990	91,361	70,400	4'76
" ..	..	..	..	..	3	Carlisle	3	2,875	3,002,776	599,023	181,901	128,000	4'48
Guardian ..	..	..	..	..	5	Actuaries H ^M ..	3	3,222	2,939,986	574,644	143,194	112,000	4'50
" ..	..	..	..	..	5	Do. ..	3	3,375	3,266,876	144,738	..	66,564*	4'48
Hand-in-Hand ..	..	..	..	..	1	Actuaries H ^M ..	4	2,656	2,010,194	406,678	112,301	63,156	4'42
Imperial ..	..	..	..	..	5	17 Offices' Exp. ..	4	2,646	1,976,199	402,106	132,831	75,252	4'34
" ..	..	..	..	..	5	Actuaries H ^M ..	4	3,797	1,387,870	208,954	40,987	32,790	4'60
Lancashire	..	..	..	..	5	Do. & Acts. H ^M ..	3½	5,149	1,853,590	287,688	63,696	50,957	4'65
" ..	..	..	..	..	5	Carlisle	3½	6,088	7,673,350*	1,335,644	599,757	479,806	4'27
Law Life ..	..	..	..	..	5	Northampton	3	5,503	7,295,371*	1,268,914	568,097	454,478	4'30
" ..	..	..	..	..	5	Acts. H ^M & H ^M ..	3½	652	218,139	66,129	3,426	2,500	4'25
Law Property	..	..	..	..	5	Neison ..	4	325	95,550	37,664	Nil	Nil	4'25
" ..	..	..	..	..	5	Actuaries H ^M ..	4	1,893	1,087,000	259,734	43,105	30,118	4'48
Law Union	..	..	..	..	5	Carlisle	3	2,142	1,407,152	323,786	58,076	41,887	4'49
" ..	..	..	..	..	5	Actuaries H ^M ..	3	2,842	3,638,882	637,554	218,317	192,787	4'32
Legal and General	..	..	..	..	5	17 Offices' Exp. ..	3	2,759	3,637,836	674,408	219,000	197,100	4'55
" ..	..	..	..	..	5	Actuaries H ^M & H ^M	3						

Economic.—*In addition to sum divided, £38,180, the sum of £65,000 is reserved for payment of an Annual Contingent Bonus. *Hand-in-Hand.*—*Yearly Reduction of Prem.
Legal.—*This sum is exclusive of the amount, viz., £43,245, reserved for 4,712 Policies having guaranteed Bonuses. *Law Life.*—*Sums exclusive of Bonus.

TITLE.	Date of last Valuation.	No. of years between each Valuation.	Table of Mortality and Rate per Cent.		Number and Amount of Participating Policies.		Premiums received during period under Investigation, <i>per</i> £ Re-insurance.	Amount of Profits ascertained.	Amount divided among Policy-holders.	Average Rate of Interest.
			Table.	Rate.	No.	Amount.				
Life Association of Scotland ..	* 1876	5	Actuaries HM ..	3½	15,875	6,429,654	£ 1,368,450	£ 269,024	£ 197,236	4.51
" ..	1881	5	Actuaries HM ..	3½	18,129	7,321,146	1,036,840	367,471	286,524	4.59
Liverpool and London and Globe	1873	4	Carlisle ..	4	8,066	4,386,628	860,863	47,581	*	4.70
" ..	1878	5	Actuaries' HM & HMs ..	3½	7,990	4,402,306	1,046,129	48,634	*	4.59
London Assurance Corporation ..	* 1870	1, 3 & 5	17 Offices' Exp. ..	4	4,047	3,300,331	491,531	248,975	91,794	4.67
" ..	* 1875	5	Gov. Male Anns. ..	3	4,519	3,801,661	777,003	356,441	172,620	4.50
" ..	1880	5	Actuaries HM & HMs ..	4	4,482	3,810,661	787,588	347,751	198,501	4.43
London and Lancashire ..	* 1872	5	Do. ..	4 & 3	2,461	909,594	222,846	11,373	9,098	4.01
" ..	1877	5	Carlisle ..	3	4,175	1,462,786	230,350	6,875	5,260	4.75
London & Manchester Industrial	1875	6	Carlisle ..	3	Nil	Nil	66,686	950	Nil	2.50
London and Provincial Law ..	* 1875	5	Actuaries HM & HMs ..	3	1,387	1,630,592	405,259	49,172	39,338	4.89
" ..	1880	5	Actuaries HM & HMs ..	3	1,535	1,821,527	395,867	149,981	96,000	4.89
London and Southwark ..	1874	5	Gov. Exp. for Anns. ..	4	226	68,170	11,727	1,943	1,306	4.30
London Life Association	1881	1	Actuaries HM ..	4	7,222	8,991,196	318,991	..	213,100	4.12
Marine and General ..	* 1874	5	Gov. M. Anns. 1829, Equitable (Morgan) ..	3½	3,393	616,785	155,811	51,808	36,228	4.62
" ..	* 1879	5	Carlisle ..	3	3,291	584,510	148,407	63,145	49,065	4.64
Metropolitan ..	1877	3	Do. ..	3	4,445	3,787,509	431,713	..	187,566	4.23
" ..	1880	3	Actuaries HM ..	4	4,679	3,925,972	449,344	..	193,224	4.34
Midland Counties ..	* 1872	5	Do. ..	4	317	79,440	19,342	1,999	996	4.29
" ..	* 1877	5	Finlaison ..	4	279	72,172	14,722	2,988	2,204	4.52
Mutual ..	* 1879	3	Actuaries HM ..	4	4,166	2,379,235	244,114	* 385,227	*	4.61

National (of Ireland)	*1872	5	Carlisle	..	3	322	175,449	61,988	24,218	3,266	4'—
"	1877	5	Actuaries HM	..	4	381	216,149	67,707	34,643	2,660	4'60
National Life	1875	5	Dav. Equit. Exp...	3½	3½	1,374	..	311,697	4'40
"	1880	5	Special	..	3	1,810	1,694,200	339,355	Profits given in reducing Prens.	..	4'72
National Guardian	1871	5	Special	..	3	44	6,330	3,501	367	191	6'11
"	1874	3	Finlaison	..	5	45	6,480	1,801	..	119	6'—
National Provident	1872	5	Special	..	3	19,522	10,085,312	1,186,916	519,224	484,614	3'75
"	1877	5	Do.	..	3	20,453	10,480,022	1,229,305	576,402	562,759	3'94
North Brit. and Mercantile	*1870	5	Carlisle	..	3½	10,387	7,354,692	1,335,089	216,200	163,044	4'42
"	1875	5	Actuaries HM	..	3½	11,135	7,961,195	1,423,420	253,322	231,701	4'47
Northern	*1875	5	Carlisle	..	3½	7,609	3,512,816	648,108	209,377	115,500	4'25
"	1880	5	Actuaries HM	..	3½	9,176	4,246,618	788,795	241,899	142,440	4'25
Norwich Union	*1871	5	Dav. Equit. Exp...	3½	3½	9,088	4,800,530	768,365	142,079	113,491	4'39
"	1876	5	Carlisle	..	3½	8,742	4,609,713	720,007	138,897	119,118	4'58
"	1871	5	Actuaries HM	..	4	823	848,470	..	22,561	*	4'66
"	1876	5	Gov. M. & F. Anns.	..	3½	23,207	*	..
Patriotic	*1874	5	Amicable	..	3	259	126,477	55,914	2,029	1,352	4'35
"	*1879	5	3	215	105,543	15,526	4,183	2,773	4'37
Pearl	1879	3	*	*	*	*	*	4'50
Pelican	*1875	7	Carlisle	..	3½	2,067	1,940,265	640,631	193,907	84,644	4'38
"	*1880	5	Actuaries HM	..	3½	2,199	2,051,262	488,212	163,283	57,600	4'30
Provident	1872	5	3	9,164	4,587,361	779,271	355,543	170,661	4'30
"	1877	5	North, Carl., Special	..	3	10,669	5,286,674	848,277	436,560	209,941	4'44
Provident Clerks'	*1872	5	3	12,194	2,487,751	319,808	80,035	71,000	4'75
"	*1877	5	Carlisle	..	3	15,900	3,246,894	425,782	138,107	113,133	4'70
"	Do.	..	3

Mutual.—*This figure represents the total accumulated profit at date. An approximate calculation of the profit for the three years gives £504,395.
National Life.—*These figures relate to the year's transactions—Ins. in Class A. *Norwich Union (Amicable).*—*Amount divided is incl. in amount divided by *Norwich Union*.
Liverpool and London and Globe.—*Bonus guaranteed at the outset of the Insurance. *Pearl.*—** All the Policies are Indus. Pobs., and none of them share in the Profit."

TITLE.	Date of last Valuation.	No. of years between Valuation.	Table of Mortality and Rate per Cent.		Number and Amount of Participating Policies.		Premiums received during period under Investigation, less Re-insurance.	Amount of Profits ascertained.	Amount divided among Policy-holders.	Average Rate of Interest.	
			Table.	Rate.	No.	Amount.					
Provincial..	..	5	Special Do.	..	3	2,869	£683,149	£169,563	£13,634	£10,907	4—
„	..	5	Actuaries H ^M Dav. Equitable	..	4	2,866	643,011	163,219	16,292	13,033	4'59
Prudential	..	5	Eng. No. 3 Carlisle	..	3	8,542	1,425,371	*1,108,040	76,096	48,000	4'56
„	..	5	Actuaries H ^M	..	3	13,766	2,081,761	*3,061,929	107,688	83,784	4'47
Queen	..	5	Carlisle	..	3	2,971	1,314,455	199,336	28,843	22,814	4'40
„	..	5	Do.	..	3	3,011	1,264,810	252,739	48,172	34,889	4'50
Reliance	..	5	Davies' Equit. Exp.	3½	5,898	6,753	1,855,723	304,581	36,420	26,041	4'55
„	..	5	Actuaries H ^M	..	4	3,573	2,306,582	377,215	38,473	Nil	4'61
Rock	..	7	Northampton	..	3	3,338	3,649,561	1,044,759	544,474	356,811	4'50
„	..	7	Do.	..	3	3,338	3,347,884	..	610,528	394,717	4'50
Royal	..	5	[other Tables. Actuaries H ^M s and Do.	..	3	12,054	5,527,451	1,172,315	273,607	203,505	4'42
„	..	5	Do.	..	3	13,037	5,861,654	1,222,285	342,397	238,213	4'22
Royal Exchange Assurance	..	5	Northampton	..	3	4,421	3,273,251	654,523*	310,208	175,268	4'54
„	..	5	Equitable	..	4	4,287	3,226,206	664,853	305,828	198,538	4'40
Royal Farmers	..	5	Northampton	..	3	509	204,703	53,268	6,011	3,591	4'50
„	..	5	Equitable	..	4*	519	202,891	49,530	13,725	6,062	4'50
„	..	5	Equit. Soc. Exp.	..	3½	3,918	574,686	88,081	9,214	7,371	4'80
Sceptre	..	5	Do.	..	3½	5,701	863,193	127,644	20,768	14,800	4'85
„	..	5	Carlisle	..	4	6,222	2,994,021	1,095,644	228,632	177,549	4'54
Scottish Amicable	..	7	Eng. No. 1 Carlisle and Northampton	..	7	6,258	3,310,794	1,269,598	266,451	207,154	4'59
„	..	5	Do.	..	3	10,677	6,674,958	887,003	192,237	178,689	4'28
Scottish Equitable	..	5	Carlisle	..	3½	12,338	7,412,061	986,002	234,637	219,472	4'26
„	..	5	Do. (Bonus)	..	3	12,338	7,412,061	986,002	234,637	219,472	4'26
„	..	5	Do.	..	3	12,338	7,412,061	986,002	234,637	219,472	4'26

Royal Exchange.—*Not 4 per cent. pure Valuation (see Board of Trade Returns).

Royal Exchange.—*Not 4 per cent. pure Valuation (see Board of Trade Returns).

Scottish Imperial..	..	..	..	..	..	4	1,101	460,296	68,170	7,577	6,917	4—
"	..	..	..	..	..	4	1,928	822,852	136,454	18,979	15,194	4—
Scottish Metropolitan	..	..	..	..	..	4	579	240,570	15,269	133	Nil.	4·84
"	..	..	..	..	..	4	1,242	430,296	32,355	1,023	..	4·79
Scottish National	..	..	..	..	..	3	6,254*	2,684,224*	337,271	60,140	51,626†	4·60
Scottish Provident	..	..	..	..	..	4	4,599	2,287,783	1,377,632	376,578	251,578	4·47
"	..	..	..	..	..	4	6,662	3,226,434	2,238,197	624,474	416,323	4·54
Scottish Provincial	..	..	..	..	..	3½	7,849	3,083,646	488,168	82,948	67,585	4·50
"	..	..	..	..	..	3	9,784	3,923,226	582,878	94,068	93,484	4—
"	..	..	..	..	..	3½	10,276	4,186,603	653,226	119,909	111,168	4—
Scottish Union ..	..	..	..	..	..	3	8,303	4,466,518	757,900	75,652	63,044	4·35
Scottish Union and National—	..	..	..	..	..	3½						
Scottish Union Fund	..	..	..	..	..	3 & 3½	7,157	3,624,072	635,137	228,833	172,229	
Scottish National Fund	..	..	..	..	..	3	5,994	2,670,382	439,969			
Scottish Widows' Fund	..	..	..	..	..	3	23,043	16,488,517	3,034,121*	1,275,321	907,732†	4·30
"	..	..	..	..	..	3½	31,144	21,359,281	4,024,940	1,347,756	1,182,129†	4·19
Security ..	..	..	..	..	..	4	165	22,921	4,642	2,946	Nil.	5·50
Sovereign ..	..	..	..	..	..	4	6,283	1,454,875	447,764	36,503	27,911	4·28
"	..	..	..	..	..	4	5,547	1,442,408	436,888	43,710	..	4·21
Standard ..	..	..	..	..	..	3	25,792	14,508,586	2,715,077	507,240	372,710	4·37
"	..	..	..	..	..	3½						
"	..	..	..	..	..	3	26,782	15,057,562	2,880,321	503,316	389,744	4·27
Star ..	..	..	..	..	..	3½	13,976	4,998,360	729,045	150,464	135,418	4·55
"	..	..	..	..	..	3½	16,106	5,517,327	920,509	245,727	197,894	4·60
Sun ..	..	..	..	..	..	4 & 3	5,715	3,411,152	588,365	194,206	125,147	4·47
"	..	..	..	..	..	3	6,089	3,560,572	630,448	231,606	162,928	4·43

Prudential—The premium income here quoted relates principally to the *Industrial Branch*, the policies in which do not share in the profits.

Royal Exchange—Premiums received after reduction by way of Bonus.

Scottish National—*2,523 Policies for £999,949 received only a conditional prospective Bonus. † A balance of profit of £2,500 was carried over to next Division.

Scottish Widows' Fund—*Includes non-profit Premiums. †The sum of £281,392 is reserved, in addition to the above, as a Guarantee Fund.

of £1,347,755 paid to representatives of members who died during the Septennium. ‡ This sum is exclusive

TITLE.	Date of last Valuation.	No. of years between each Valuation.	Table of Mortality and Rate per Cent.		Number and Amount of Participating Policies.		Premiums received during period under Investigation, <i>£</i> s.	Amount of Profits ascertained.	Amount divided among Policy-holders.	Average Rate of Interest.
			Table.	Rate.	No.	Amount. <i>£</i>				
Union	*1872 ..	5	Actuaries II ^M ..	3	4,035	2,049,126	<i>£</i> 414,659	<i>£</i> 88,565	<i>£</i> 53,247	4.63
"	*1877 ..	5	Carlisle ..	3	4,636	2,480,505	469,287	119,933	77,501	4.70
"	*1882 ..	5	Actuaries H ^M ..	3	5,251	2,955,763	595,758	157,029	104,348	4.60
United Kent ..	1872 ..	5	Do. ..	3	1,280	711,895	112,852	54,313	43,459	4.57
"	*1877 ..	5	Special ..	3	1,279	658,071	110,476	54,934	43,947	4.67
United Kingdom Ass. Corporation ..	*1872 ..	5	Do. ..	3	23	2,600	..	288	..	5.—
"	*1877 ..	5	Carlisle ..	3	—37	—4,300	87,745	2,171	—126	3.—
United Kingdom Temperance ..	*1875 ..	5	Actuaries H ^M ..	3	32,899	6,815,198	974,079	348,458	200,638	4.60
"	1880 ..	5	Actuaries H ^M & H ^M ₅ ..	3	36,349	8,184,143	1,156,912	696,718	317,224	4.63
Universal	1879 ..	1	Special ..	3	2,199	1,964,794	121,239	49,850	37,534	4.62
University	1875 ..	5	Special ..	3	1,482	2,068,409	269,119	157,568	100,972	4.52
"	1880 ..	5	Do. ..	3	1,453	1,919,789	258,132	142,798	95,051	4.40
Wesleyan and General ..	*1878 ..	5	English No. 3 ..	4	6,950	370,128	77,857	8,104	5,801	4.36
Western Counties & Lond. Mutual ..	*1873 ..	3	Carlisle ..	4	2,207	377,010	32,219	3,951	..	5.—
"	*1878 ..	5	Do. ..	4	3,285	547,165	66,185	4,804	..	4.30
Westminster and General ..	*1871 ..	5	Carlisle ..	3	2,322	974,559	176,659	36,212	28,970	4.09
"	*1876 ..	5	Actuaries H ^M ..	3	3,039	1,186,525	218,040	43,546	34,837	4.40
"	*1881 ..	5	Do. ..	3	3,159	1,214,665	232,151	31,129	24,943	4.38
West of England ..	1872 ..	5	Carlisle ..	3½	6,786	3,022,802	594,867	60,683	46,695	4.37
"	1877 ..	5	Actuaries H ^M ..	4	6,124	2,693,546	526,274	53,990	41,425	4.30
Whittington ..	1875 ..	3	Carlisle ..	3½	3,702	750,460	93,228	8,165	6,535	5.45
"	1878 ..	3	17 Offices' Exp. ..	4	4,313	946,850	113,779	11,758	9,405	4.43
"	1881 ..	3	Do. ..	4	4,707	1,031,307	128,895	11,305	9,043	4.41
Yorkshire ..	*1875 ..	5	Carlisle & Special ..	3	1,095	544,501	199,231	56,117	18,730	4.80
"	*1880 ..	5	Actuaries H ^M ..	3½	1,211	663,386	203,121	68,140	25,381	4.65
" .. ..	.. ..	..	Carlisle ..	3	..	..	..	..	..	..

EXPECTATION OF LIFE.

Table showing the Expectation or Average duration of Life, deduced from the Northampton, Carlisle, Equitable, Seventeen Offices, English (or National), and Actuaries' HM (Healthy Males) Experience.

Completed Age.	Northampton Experience.	Carlisle Experience.	Equitable Society's Experience.	"Seventeen Offices'" Experience.	English (or National) Experience. No. 3 (Males)	Actuaries' HM (Healthy Males) Experience.	Completed Age.
	1780.	1815.	1834.	1843.	1864.	1869.	
	Years.	Years.	Years.	Years.	Years.	Years.	
0	25'18	38'72	..	..	39'91	57'64	0
5	40'84	51'25	..	..	49'71	53'83	5
10	39'78	48'82	48'83	48'36	47'05	49'89	10
11	39'14	48'04	48'02	47'68	46'31	49'38	11
12	38'49	47'27	47'20	47'01	45'54	48'38	12
13	37'83	46'51	46'40	46'33	44'76	47'50	13
14	37'17	45'75	45'60	45'64	43'97	46'60	14
15	36'51	45'00	44'81	44'96	43'18	45'90	15
16	35'85	44'27	44'04	44'27	42'40	45'14	16
17	35'20	43'57	43'27	43'58	41'64	44'23	17
18	34'58	42'87	42'52	42'88	40'90	43'39	18
19	33'99	42'17	41'78	42'19	40'17	42'64	19
20	33'43	41'46	41'06	41'49	39'48	41'98	20
21	32'90	40'75	40'33	40'79	38'80	41'23	21
22	32'39	40'04	39'60	40'09	38'13	40'51	22
23	31'88	39'31	38'88	39'39	37'46	39'84	23
24	31'36	38'59	38'16	38'68	36'79	39'15	24
25	30'85	37'86	37'44	37'98	36'12	38'44	25
26	30'33	37'14	36'73	37'27	35'44	37'65	26
27	29'82	36'51	36'02	36'56	34'77	36'93	27
28	29'30	35'69	35'33	35'86	34'10	36'18	28
29	28'79	35'00	34'65	35'15	33'43	35'47	29
30	28'27	34'34	33'98	34'43	32'76	34'75	30
31	27'76	33'68	33'30	33'72	32'09	34'04	31
32	27'24	33'03	32'64	33'01	31'42	33'30	32
33	26'72	32'36	31'98	32'30	30'74	32'59	33
34	26'20	31'68	31'32	31'58	30'07	31'86	34
35	25'68	31'00	30'66	30'87	29'40	31'15	35
36	25'16	30'32	30'01	30'15	28'73	30'41	36
37	24'64	29'64	29'35	29'44	28'06	29'69	37
38	24'12	28'96	28'70	28'72	27'39	28'97	38
39	23'60	28'28	28'05	28'00	26'72	28'27	39
40	23'08	27'61	27'40	27'28	26'06	27'57	40
41	22'56	26'97	26'74	26'56	25'39	26'85	41
42	22'04	26'34	26'07	25'84	24'73	26'14	42
43	21'54	25'71	25'40	25'12	24'07	25'42	43
44	21'03	25'09	24'75	24'40	23'41	24'69	44
45	20'52	24'46	24'10	23'69	22'76	23'98	45
46	20'02	23'82	23'44	22'97	22'11	23'27	46
47	19'51	23'17	22'78	22'27	21'46	22'57	47
48	19'00	22'50	22'12	21'56	20'82	21'89	48
49	18'49	21'81	21'47	20'87	20'17	21'20	49

TABLE—EXPECTATION OF LIFE—(continued).

Completed Age.	Northampton Experience.	Carlisle Experience.	Equitable Society's Experience.	"Seventeen Offices' " Experience.	English (or National) Experience. No. 3 (Males)	Actuaries' HM (Healthy Males) Experience.	Completed Age.
	1780.	1815.	1834.	1843.	1864.	1869.	
	Years.	Years.	Years.	Years.	Years.	Years.	
50	17'09	21'11	20'83	20'18	19'54	20'51	50
51	17'50	20'39	20'20	19'50	18'90	19'84	51
52	17'02	19'68	19'59	18'82	18'28	19'17	52
53	16'54	18'97	19'00	18'16	17'67	18'50	53
54	16'06	18'28	18'43	17'50	17'06	17'81	54
55	15'58	17'58	17'85	16'86	16'45	17'14	55
56	15'10	16'89	17'28	16'22	15'86	16'53	56
57	14'63	16'21	16'71	15'59	15'26	15'90	57
58	14'15	15'55	16'15	14'97	14'68	15'26	58
59	13'68	14'92	15'60	14'37	14'10	14'64	59
60	13'21	14'34	15'06	13'77	13'53	13'99	60
61	12'75	13'82	14'51	13'18	12'96	13'42	61
62	12'28	13'31	13'96	12'61	12'41	12'83	62
63	11'81	12'81	13'42	12'05	11'87	12'26	63
64	11'35	12'30	12'88	11'51	11'34	11'72	64
65	10'88	11'79	12'35	10'97	10'82	11'17	65
66	10'42	11'27	11'83	10'46	10'32	10'65	66
67	9'96	10'75	11'32	9'96	9'83	10'12	67
68	9'50	10'23	10'82	9'47	9'36	9'61	68
69	9'05	9'70	10'32	9'00	8'90	9'13	69
70	8'60	9'18	9'84	8'54	8'45	8'68	70
71	8'17	8'65	9'36	8'10	8'03	8'16	71
72	7'74	8'16	8'88	7'67	7'62	7'65	72
73	7'33	7'72	8'42	7'26	7'22	7'24	73
74	6'92	7'33	7'97	6'86	6'85	6'83	74
75	6'54	7'01	7'52	6'48	6'49	6'56	75
76	6'18	6'69	7'08	6'11	6'15	6'17	76
77	5'83	6'40	6'64	5'76	5'82	5'85	77
78	5'48	6'12	6'20	5'42	5'51	5'48	78
79	5'11	5'80	5'78	5'09	5'21	5'22	79
80	4'75	5'51	5'38	4'78	4'93	4'93	80
81	4'41	5'21	5'00	4'48	4'66	4'61	81
82	4'09	4'93	4'63	4'18	4'41	4'36	82
83	3'80	4'65	4'30	3'90	4'17	4'04	83
84	3'58	4'39	4'00	3'63	3'95	3'84	84
85	3'37	4'12	3'73	3'36	3'73	3'58	85
86	3'19	3'90	3'50	3'10	3'53	3'44	86
87	3'01	3'71	3'31	2'84	3'34	3'26	87
88	2'86	3'59	3'11	2'59	3'16	3'05	88
89	2'66	3'47	2'91	2'35	3'00	2'94	89
90	2'41	3'28	2'65	2'11	2'84	2'68	90
91	2'09	3'26	2'36	1'89	2'69	2'46	91
92	1'75	3'37	2'03	1'67	2'55	2'25	92
93	1'37	3'48	1'70	1'47	2'41	2'34	93
94	1'05	3'53	1'31	1'28	2'29	2'90	94
95	75	3'53	1'05	1'12	2'17	1'90	95
96	50	3'46	75	99	2'06	1'06	96
97	..	3'28	50	89	1'95	1'00	97
98	..	3'07	..	75	1'85	50	98
99	..	2'77	..	50	1'76	..	99

COMPARATIVE RATES OF PREMIUM.

THE extensive publicity given to the system of Life Insurance by newspaper advertising, and through the medium of prospectuses and circulars, renders it hardly necessary to state that the practice in most Offices is, to present to the applicant, desirous of securing a sum payable at death, several modes of payment of the premium. Of these, the two most generally used are:—A fixed rate of premium payable by yearly, half-yearly, or quarterly instalments, securing not only the sum insured, but also right to participate in the surplus or profits; and a fixed rate, lower in amount than the preceding, securing the sum insured alone. The former is termed the “With Profits,” or participation rate of premium; the latter the “Without Profits,” or non-participation rate.

With a view to making the *Insurance Register* useful by way of reference, a table of rates of the various Offices is inserted, compiled from the Whole Term of Life tables, with and without profits. To economise space, the rate of premium is quoted at intervals of five years from 15 to 30, and at similar intervals from 40 to 60, while from 30 to 40 the rate is given consecutively, the average age of entry upon Life Insurance being between thirty and forty years.

A considerable number of Offices revised their rates of premium during the past year. The alterations will be found in the annexed Tables.

Some Companies publish rates of premium promising certain special advantages to those who join the scheme. A few of these are referred to by marginal note in the annexed Tables.

LIFE INSURANCE: COMPARATIVE RATES OF YEARLY

TABLE showing the Annual Premium payable during Life, charged by existing

NOTE.—The Premium is calculated

TITLE.	15			20			25			30			31			32			33			34			35		
	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.
Alliance	1	12	8	1	16	11	2	6	2	9	2	10	6	2	11	10	2	13	4	2	14	11	2	16	8		
Atlas	1	15	2	1	19	4	2	4	3	2	10	2	2	11	6	2	12	11	2	14	4	2	15	10	2	17	5
British Empire Mutual	1	13	4	1	17	6	2	2	4	2	8	3	2	9	7	2	10	11	2	12	5	2	13	10	2	15	4
British Equitable.....	..			1	18	1	2	3	0	2	9	0	2	10	4	2	11	9	2	13	3	2	14	10	2	16	6
British Workman's	1	12	8	1	17	3	2	2	0	2	7	1	2	9	3	2	10	7	2	12	1	2	13	8	2	15	2
* Briton Life Association	1	14	6	1	18	4	2	3	10	2	10	1	2	11	4	2	12	9	2	14	3	2	15	10	2	17	6
Briton, Medical & General	1	14	6	1	18	4	2	3	10	2	10	1	2	11	4	2	12	9	2	14	3	2	15	10	2	17	6
Caledonian (A 1).....	1	15	6	1	19	5	2	4	2	2	9	10	2	10	11	2	12	1	2	13	5	2	14	9	2	16	1
„ (A 2)* .....	..			1	15	10	1	19	8	2	4	7	2	5	7	2	6	9	2	8	3	2	9	3	2	10	7
„ (B)† .....	..			..			1	16	11	2	1	12	2	2	2	3	4	2	4	6	2	5	11	2	7	3	
Church of England.....	..			1	17	4	1	6	2	6	10	2	8	1	2	9	6	2	10	10	2	12	4	2	13	11	
City	1	13	1	1	17	4	2	2	0	2	7	7	2	8	10	2	10	2	11	6	2	13	0	2	14	6	
City of Glasgow	1	12	11	1	17	0	2	2	3	2	8	5	2	9	8	2	10	11	2	12	4	2	13	10	2	15	5
Clergy Mutual	1	11	0	1	15	0	2	0	2	2	6	4	2	7	6	2	8	8	2	10	0	2	11	6	2	13	0
Clerical, Med. and General	1	13	3	1	17	3	2	6	2	8	9	2	10	0	2	11	3	2	12	9	2	14	3	2	15	9	
Commercial Union	1	15	0	1	18	10	2	3	8	2	9	5	2	10	7	2	11	9	2	13	0	2	14	4	2	15	9
Crown	1	14	10	1	19	4	2	3	8	2	9	3	2	10	7	2	11	11	2	13	3	2	14	9	2	16	3
Eagle.....	1	18	4	2	1	7	2	5	7	2	10	8	2	11	10	2	13	1	2	14	4	2	15	8	2	17	1
Economic	1	10	8	1	14	7	1	19	0	2	4	3	2	5	5	2	6	8	2	8	0	2	9	5	2	10	11
Edinburgh	1	13	1	1	17	4	2	2	0	2	7	7	2	8	10	2	10	2	11	6	2	13	0	2	14	6	
Emperor	1	14	0	1	18	4	2	3	4	2	9	3	2	10	7	2	12	0	2	13	5	2	14	11	2	16	6
English and Scottish Law	1	15	3	1	19	6	2	4	6	2	9	9	2	10	11	2	12	0	2	13	6	2	15	0	2	16	6
Equitable	1	18	7	2	3	7	2	8	1	2	13	5	2	14	7	2	15	9	2	17	1	2	18	5	2	19	10
Equitable (U. States) .....	..			..			1	19	9	2	5	5	2	6	8	2	8	1	2	9	7	2	11	1	2	12	9
Equity and Law*	1	15	6	2	0	1	2	3	2	2	8	10	2	10	1	2	11	6	2	12	11	2	14	3	2	15	10
Friends' Provident	1	14	2	1	17	6	2	1	3	2	5	9	2	6	9	2	7	9	2	8	10	2	10	0	2	11	2

* Association. — * Policies payable during Life at age of 75, or sooner in case of death. Indisputable after years, sole-world leave of residence. Ordinary Profit Policies, same rates as those of Briton, Medical and General.
† Law. — * Rates are granted at half years of age.

PREMIUM WITH RIGHT TO PARTICIPATE IN PROFITS.

British Offices, for the Insurance of £100 on Healthy or Select Lives.

for Age NEXT BIRTHDAY.

36	37	38	39	40	45	50	55	60	TITLE.
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
2 18 53 0	43 2 43 4	53 6 63 17	84 14 25 19	11 7 14 11	Alliance.				
2 19 03 0	93 2 63 4	43 6 33 17	44 11 15 8	86 11 10	Atlas				
2 16 62 18	73 0 43 2	33 4 23 15	74 11 15 13	77 4 0	British Empire Mutual.				
2 18 23 0	03 1 113 3	113 6 03 18	24 14 35 16	47 7 2	British Equitable.				
2 16 112 18	93 0 73 2	53 4 63 16	54 12 35 13	117 4 0	British Workman's.				
2 19 33 1	13 3 03 5	03 6 93 16	24 10 105 14	87 5 6	Briton Life Association.				
2 19 33 1	13 3 03 5	03 6 93 16	24 10 105 14	87 5 6	Briton, Medical & General				
2 17 72 19	33 1 03 2	93 4 63 14	64 8 65 9	66 15 9	Caledonian (A 1).				
2 12 12 13	92 15 72 17	42 18 93 8	114 3 6 ..	..	„ (A 2).*			
2 8 82 10	22 11 92 13	32 15 03 5	84 0 34 19	66 5 7	„ (B).†				
2 15 82 17	52 19 43 1	43 3 63 16	34 13 45 16	57 7 6	Church of England.				
2 16 12 17	92 19 63 1	33 3 23 14	24 9 05 9	16 15 8	City.				
2 17 02 18	103 0 73 2	63 4 63 14	104 9 105 12	96 16 4	City of Glasgow				
2 14 82 16	62 18 43 0	23 2 23 12	44 7 45 10	47 1 6	Clergy Mutual.				
2 17 62 19	33 1 03 3	03 5 03 15	64 10 95 13	97 4 9	Clerical, Med. & General.				
2 17 32 18	113 0 83 2	53 4 23 13	104 7 85 9	26 17 8	Commercial Union.				
2 17 102 19	73 1 43 3	23 5 13 16	104 12 55 13	37 1 11	Crown.				
2 18 73 0	23 1 103 3	73 5 53 16	64 11 45 10	116 17 4	Eagle.				
2 12 62 14	22 15 112 17	92 19 93 11	94 7 65 4	86 7 5	Economic.				
2 16 12 17	92 19 63 1	33 3 23 14	24 9 05 9	16 15 8	Edinburgh.				
2 18 22 19	103 1 73 3	73 5 73 17	24 13 05 16	07 7 1	Emperor.				
2 18 63 0	33 2 33 4	33 6 63 17	94 10 95 13	97 4 6	English & Scottish Law.				
3 1 43 2	103 4 63 6	23 7 113 17	114 10 85 6	46 7 4	Equitable.				
2 14 62 16	42 18 43 0	53 2 73 15	114 14 45 19	107 15 3	Equitable (U. States).				
2 17 52 19	03 0 93 2	73 4 63 15	74 10 95 12	67 2 5	Equity and Law.*				
2 12 52 13	82 15 12 16	62 18 13 7	03 19 34 16	86 1 9	Friends' Provident.				

Caledonian.—*Bonus vested at fixed ages, ranging from 59 to 69 years of age.

†Bonus applied in extinction of the later premiums, and thereafter in additions to sum insured.

COMPARATIVE RATES—WITH PROFITS.

TITLE.	15	20	25	30	31	32	33	34	35
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
General	1 15 10	1 19 12	4 02 9	10 2 11	12 12 5	2 13 9	2 15 12	16 6	
Great Britain .....	..	1 18 10	2 3 02	8 4 2	9 7 2	11 02	12 4 2	13 10 2	15 5
Gresham .....	..	1 19 7	2 4 02	9 7 2	10 9 2	12 02	13 5 2	15 02	16 7
Guardian	1 17 6	2 1 6	2 5 4	2 10 4	2 11 4	2 12 7	2 13 10	2 15 2	16 7
Hand-in-Hand	1 13 10	1 19 2	2 4 2	2 10 8	2 12 2	2 13 9	2 15 4	2 17 0	18 9
Imperial	1 17 4	2 0 10	2 5 02	10 3 2	11 5 2	12 7 2	13 10 2	15 3 2	16 8
Lancashire .....	..	1 17 0	2 3 02	8 6 2	9 6 2	10 9 2	12 02	13 10 2	15 0
Law	1 14 8	1 19 3	2 3 8	2 9 4	2 10 7	2 11 10	2 13 3	2 14 8	16 2
Law Property	1 14 5	1 19 0	2 3 10	2 9 5	2 10 8	2 12 02	2 13 5	2 14 10	16 5
Law Union	1 14 2	1 18 8	2 3 7	2 9 4	2 10 5	2 11 9	2 13 3	2 14 9	16 7
Legal and General .....	..	2 0 4	2 5 1	2 10 9	2 12 02	2 13 4	2 14 8	2 16 1	17 7
Life Asso. of Scotland } *	..	1 18 8	2 4 02	10 02	11 02	12 4 2	14 02	15 4 2	17 0
	..	1 12 0	1 17 02	2 2 02	3 02	4 02	5 02	6 02	7 0
Liver. & London & Globe	1 13 6	1 17 8	2 2 11	2 9 3	2 10 5	2 11 9	2 13 2	2 14 8	16 3
London and County Prov.	..	2 0 8	2 5 9	2 11 7	2 12 9	2 14 02	2 15 3	2 16 8	18 2
London and Lancashire ..	1 11 10	1 15 10	2 0 10	2 6 10	2 8 02	2 9 3	2 10 8	2 12 1	13 7
London & Provincial Law ..	..	1 18 11	2 4 02	9 10 2	11 12 12	12 4 2	13 8 2	15 12	16 6
London Assur. Corporation	1 15 1	1 19 10	2 4 02	9 6 2	10 8 2	12 02	13 4 2	14 9 2	16 3
London, E. Ind. & Colonial*	..	2 2 11	2 7 3	2 12 9	2 13 11	2 15 2	2 16 6	2 17 11	19 4
Lond. Edinb. & Glasg. (A)	..	1 19 2	2 3 4	2 8 11	2 10 2	2 11 6	2 12 11	2 14 4	15 10
„ „ (B)	..	1 14 5	1 18 5	2 3 9	2 4 11	2 6 2	2 7 6	2 8 11	10 4
London Life Association ..	2 4 0	2 9 02	2 13 6	2 19 3	3 0 6	3 2 0	3 3 6	3 5 3	7 0
Marine & General Mutual ..	..	1 19 4	2 4 3	2 10 2	2 11 6	2 12 11	2 14 4	2 15 10	17 5
Masonic and General .....	..	1 17 3	2 2 6	2 8 9	2 10 02	2 11 3	2 12 9	2 14 3	16 0
Metropolitan .....	..	1 19 6	2 4 02	9 9 2	11 12 12	12 4 2	14 12	15 8	17 5
Midland Counties	1 17 3	2 1 6	2 4 10	2 9 11	2 11 02	2 12 2	2 13 5	2 14 9	16 2
Mutual	1 12 10	1 17 9	2 2 7	2 8 10	2 10 3	2 11 9	2 13 3	2 14 11	16 8
Mutual Provid. Alliance ..	1 14 2	1 18 8	2 3 4	2 9 9	2 11 2	2 12 7	2 14 1	2 15 8	17 3
National (of Ireland)	1 14 5	1 18 10	2 3 12	8 7 2	9 9 2	11 2 2	12 6 2	13 11 2	15 5
National	1 16 1	2 0 8	2 5 02	10 4 2	11 6 2	12 9 2	14 2 2	15 7 2	17 1

Life Association of Scotland.—* New low rates of Premium, participating proportionately in Profits.
London, E. India & Colonial.—* Annual Premium limited to 30 Payments.

36		37		38		39		40		45		50		55		60		TITLE.										
£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.											
2	18		2	2	19	10	3	1	7	3	5	4	3	16	8	4	12	8	5	11	8	6	18	0	General.			
2	17		2	2	18	11	3	0	10	3	2	10	3	5	0	3	17	9	4	14	10	5	17	11	7	9	0	Great Britain.
2	18		3	3	0	0	3	1	10	3	3	10	3	5	10	3	18	3	4	14	7	5	16	5	7	6	0	Gresham.
2	18		0	2	19	6	3	1	1	3	2	9	3	4	6	3	15	2	4	9	3	5	8	4	6	14	6	Guardian.
3	0		7	3	2	7	3	4	7	3	6	8	3	8	10	4	2	2	4	19	3	6	1	6	7	10	7	Hand-in-Hand.
2	18		2	2	19	8	3	1	4	3	3	1	3	4	11	3	15	10	4	10	2	5	8	11	6	14	1	Imperial.
2	16		6	2	18	0	2	19	9	3	1	6	3	3	6	3	15	0	4	10	6	5	9	6			..	Lancashire.
2	17		9	2	19	5	3	1	2	3	2	11	3	4	10	3	16	3	4	11	0	5	10	9	6	17	6	Law.
2	18		0	2	19	9	3	1	6	3	3	6	3	5	6	3	17	2	4	12	7	5	13	4	7	1	3	Law Property.
2	17		8	2	19	4	3	1	2	3	3	2	3	5	3	3	17	0	4	12	0	5	12	8	7	1	5	Law Union.
2	19		1	3	0	8	3	2	4	3	4	1	3	5	11	3	16	7	4	10	9	5	11	6	6	19	5	Legal and General.
2	18		4	3	0	0	3	1	4	3	3	4	3	5	4	3	17	4	4	13	4	5	14	8	7	3	4	} Life Asso. of Scotland.
2	8		0	2	9	0	2	11	0	2	13	0	2	15	0	3	7	0	4	2	0	5	2	0	6	10	0	
2	18		0	2	19	9	3	1	7	3	3	7	3	5	6	3	16	0	4	11	3	5	14	8	7	5	11	Liver. & London & Globe.
2	19		8	3	1	4	3	3	0	3	4	9	3	6	7	3	16	3	4	10	0	5	10	10	6	18	10	London & County Prov.
2	15		2	2	16	11	2	18	8	3	0	6	3	2	4	3	12	5	4	6	10	5	9	1	6	18	11	London and Lancashire.
2	18		0	2	19	8	3	1	3	3	3	0	3	4	10	3	15	9	4	10	2	5	8	8	6	17	8	London & Provincial Law.
2	17		10	2	19	5	3	1	2	3	3	0	3	4	11	3	16	5	4	11	5	5	11	5	7	2	11	Lond. Assur. Corporation.
3	0		10	3	2	5	3	4	0	3	5	9	3	7	7	3	18	7	4	13	7	5	14	6	7	4	0	London, E. Ind. & Col.
2	17		5	2	19	1	3	0	10	3	2	8	3	4	7	3	16	5	4	12	0	5	13	0	7	2	0	(A) Lond. Edinb. & Glasg.
2	11		10	2	13	5	2	15	1	2	16	10	2	18	9	3	10	0	4	5	0	5	5	1	6	12	9	(B) " "
3	8		9	3	10	9	3	12	9	3	14	9	3	17	0	4	9	9	5	7	6	6	9	6	7	15	0	London Life Association.
2	19		0	3	0	9	3	2	6	3	4	4	3	6	3	3	17	4	4	11	1	5	8	8	6	11	10	Marine & General Mutual.
2	17		6	2	19	3	3	1	0	3	3	0	3	5	0	3	15	6	4	10	6	5	13	6	7	4	9	Masonic and General.
2	19		1	3	0	9	3	2	7	3	4	5	3	6	4	3	18	11	4	12	0	5	14	0	7	2	10	Metropolitan.
2	17		8	2	19	3	3	0	10	3	2	8	3	4	8	3	15	0	4	9	6	5	7	11	6	13	10	Midland Counties.
2	18		6	3	0	5	3	2	5	3	4	6	3	6	8	4	0	2	4	17	11	6	2	1	7	15	2	Mutual.
2	18		11	3	0	8	3	2	5	3	4	2	3	5	11	3	16	3	4	11	1	5	10	6	6	13	5	Mutual Provid. Alliance.
2	17		0	2	18	9	3	0	6	3	2	3	3	4	3	3	16	0	4	11	7	5	12	9	7	1	8	National (of Ireland).
2	18		7	3	0	3	3	2	0	3	3	10	3	5	9	3	17	2	4	12	8	5	13	8	6	19	10	National.

COMPARATIVE RATES—WITH PROFITS.

TITLE.	15			20			25			30			31			32			33			34			35			
	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	
National Guardian.	1	13	8	1	17	1	2	2	3	2	8	6	2	9	5	2	11	0	2	12	5	2	13	11	2	15	6	
National Provident.	1	15	2	1	19	4	2	4	3	2	10	2	2	11	6	2	12	11	2	14	4	2	15	10	2	17	5	
New York. ....	..	..	..	1	19	9	2	5	5	2	6	8	2	8	1	2	9	7	2	11	1	2	12	9	..	..
North Brit. & Mercantile. .	1	13	11	1	18	2	2	3	5	2	9	10	2	11	1	2	12	5	2	13	10	2	15	5	2	17	0	
Northern.	1	13	8	1	18	4	2	2	10	2	8	8	2	9	11	2	11	4	2	12	9	2	14	3	2	15	10	
Norwich Union.	{	1	19	4	2	2	8	2	6	8	2	11	9	2	12	11	2	14	2	2	15	5	2	16	9	2	18	2
		1	14	9	1	19	6	2	3	8	2	8	10	2	10	0	2	11	1	2	12	3	2	13	6	2	14	10
Patriotic.	1	13	2	1	17	4	2	2	7	2	8	9	2	10	0	2	11	4	2	12	9	2	14	3	2	15	10	
Pearl*.	1	15	7	2	0	4	2	5	6	2	11	9	2	13	2	2	14	7	2	16	2	2	17	10	2	19	6	
Pelican.	1	13	7	1	18	2	2	10	2	8	9	2	10	0	2	11	5	2	12	10	2	14	4	2	16	0		
Positive*.	1	15	6	2	0	4	2	5	7	2	12	0	2	13	5	2	14	11	2	16	3	2	18	6	2	19	11	
„ †.	1	11	3	1	16	2	2	1	0	2	7	1	2	8	5	2	9	10	2	11	5	2	13	0	2	14	8	
Protector. ....	..	..	1	19	7	2	4	0	2	9	7	2	10	9	2	12	0	2	13	5	2	15	0	2	16	7	
Provident.	1	15	2	1	19	4	2	4	3	2	10	2	2	11	6	2	12	11	2	14	4	2	15	10	2	17	5	
Provident Clerks.	1	11	11	1	16	1	2	0	1	2	6	4	2	7	7	2	8	10	2	10	3	2	11	9	2	13	5	
Provincial.	1	14	6	1	19	1	2	3	5	2	9	1	2	10	4	2	11	8	2	13	0	2	14	6	2	16	0	
Prudential. ....	..	..	1	17	1	2	3	2	2	9	6	2	10	9	2	12	1	2	13	6	2	15	0	2	16	8	
Queen. ....	..	..	1	18	10	2	3	9	2	9	4	2	10	6	2	11	9	2	13	1	2	14	5	2	16	0	
Reliance.	1	13	1	1	17	7	2	2	11	2	9	4	2	10	8	2	12	1	2	13	7	2	15	1	2	16	9	
Rock.	1	18	7	2	3	7	2	8	1	2	13	5	2	14	7	2	15	9	2	17	1	2	18	5	2	19	10	
Royal.	1	15	6	1	19	4	2	4	2	2	9	9	2	11	0	2	12	2	2	13	5	2	14	9	2	16	2	
Royal Exchange Assurance	1	16	8	2	0	11	2	5	11	2	11	7	2	12	10	2	14	1	2	15	4	2	16	9	2	18	2	
Royal Farmers'.	1	13	4	1	16	10	2	1	2	2	7	5	2	8	9	2	10	1	2	11	6	2	13	0	2	14	6	
Sceptre.	1	13	1	1	17	6	2	2	4	2	8	8	2	9	10	2	11	0	2	12	6	2	14	1	2	15	8	
Scottish Amicable.	{	..	2	3	0	2	6	5	2	11	9	2	12	11	2	14	2	2	15	5	2	16	9	2	18	2		
		..	1	9	3	1	12	0	1	16	7	1	17	7	1	18	8	1	19	9	2	0	11	2	2	2		
Scottish Equitable.	{	1	17	4	2	2	1	2	5	3	2	10	3	2	11	5	2	12	8	2	14	0	2	15	5	2	16	10
		1	16	2	2	0	5	2	2	3	2	5	9	2	6	7	2	7	6	2	8	6	2	9	7	2	10	9
Scottish Imperial. ....	..	..	1	15	8	2	0	6	2	6	7	2	8	0	2	9	5	2	10	10	2	12	5	2	14	1	
Scottish Life.	1	15	1	1	19	6	2	3	6	2	9	5	2	10	8	2	11	11	2	13	3	2	14	8	2	16	1	
„ (A).	1	9	8	1	13	7	1	16	11	2	2	0	2	3	1	2	4	3	2	5	6	2	6	9	2	8	1	

Norwich Union.—* “Old Series, or Tontine,” Scheme of division. Pearl.—* Fixed Surrender Value of 40 per Cent., after payment of Third Annual Premium. Positive.—* Investments at 3 per cent. † Investments at 4 per cent. Scottish Amicable.—* Minimum Premium Scheme.

36	37	38	39	40	45	50	55	60	TITLE.
<i>£ s. d.</i>	<i>£ s. d.</i>	<i>£ s. d.</i>	<i>£ s. d.</i>	<i>£ s. d.</i>	<i>£ s. d.</i>	<i>£ s. d.</i>	<i>£ s. d.</i>	<i>£ s. d.</i>	
17 2 2 18 11 3	0 9 3 2 8 3 4	8 3 13 8 4 6	8 5 8 9 6 18	8	National Guardian.				
19 0 3 0 9 3 2	6 3 4 4 3 6	3 3 17 4 4 11	1 5 8 8 6 11	10	National Provident.				
14 6 2 16 4 2	18 4 3 0 5 3 2	7 3 15 11 4 14	4 5 19 10 7 15	3	New York.				
18 6 3 0 2 3 2	0 3 4 1 3 6	1 3 16 7 4 11	11 5 11 2 6 16	2	North Brit. & Mercantile.				
17 5 2 19 3 3	0 11 3 2 11 3 4	10 3 16 9 4 12	4 5 13 2 7 1	6	Northern.				
19 8 3 1 3 3 2	11 3 4 8 3 6	6 3 17 7 4 12	5 5 12 6 7 2	0	} Norwich Union.				
16 2 2 17 6 2	19 0 3 0 6 3 2	0 3 11 0 4 6	0 5 5 3 6 11	3*					
17 6 2 19 3 3	1 1 3 3 0 3 5	0 3 15 4 4 8	11 5 9 1 6 18	11	Patriotic.				
1 6 3 3 6 3 5	5 3 7 5 3 9	4 4 1 10 4 18	2 6 1 2 7 13	3	Pearl.				
17 8 2 19 5 3	1 3 3 3 2 3 5	2 3 17 5 4 13	6 5 15 0 7 4	3	Pelican.				
1 10 3 3 9 3 5	9 3 7 9 3 9	9 4 1 9 4 16	4 5 17 2 7 7	1	} Positive.*				
16 5 2 18 4 3	0 4 3 2 5 3 4	7 3 17 3 4 14	3 5 16 8 7 7	6					
18 3 3 0 0 3 1	10 3 3 10 3 5	10 3 18 3 4 14	7 5 16 5 7 6	0	Protector.				
19 0 3 0 9 3 2	6 3 4 4 3 6	3 3 17 4 4 11	1 5 8 8 6 11	10	Provident.				
15 1 2 16 10 2	18 9 3 0 8 3 2	8 3 16 1 4 12	2 5 17 4 7 11	7	Provident Clerks.				
17 7 2 19 3 3	0 11 3 2 9 3 4	8 3 16 2 4 11	1 5 11 1 6 18	1	Provincial.				
18 4 3 0 2 3 2	0 3 3 11 3 5	11 3 16 6 4 11	11 5 15 4 7 6	11	Prudential.				
17 6 2 19 3 3	1 1 3 3 0 3 5	0 3 14 3 4 9	0 5 10 0 6 17	9	Queen.				
18 4 3 0 1 3 1	11 3 3 11 3 5	10 3 18 0 4 14	2 5 13 8 6 18	6	Reliance.				
1 4 3 2 10 3 4	6 3 6 2 3 7	11 3 17 11 4 10	8 5 6 4 6 7	4	Rock.				
17 7 2 19 1 3	0 8 3 2 4 3 4	1 3 14 6 4 8	3 5 10 6 7 1	3	Royal.				
19 8 3 1 2 3 2	9 3 4 6 3 6	3 3 17 0 4 11	3 5 8 6 6 10	7	Royal Exchange Assur.				
16 1 2 17 9 2	19 6 3 1 4 3 3	4 3 15 0 4 10	7 5 10 2 6 18	7	Royal Farmers'.				
17 4 2 19 0 3	0 10 3 2 9 3 4	8 3 15 4 4 10	6 5 13 4 7 4	6	Sceptre.				
19 8 3 1 2 3 2	11 3 4 5 3 6	3 3 16 3 4 9	1 5 5 1 6 6	4	} Scottish Amicable.				
3 6 2 4 10 2	6 4 2 7 11 2	9 7 2 18 8 3	10 9 4 6 4 5	2*					
18 5 3 0 0 3 1	9 3 3 6 3 5	5 3 16 7 4 10	9 5 9 10 6 15	5	} Scottish Equitable.				
12 0 2 13 3 2	14 8 2 16 1 2	17 8 3 7 14 0	1 .. ..	..				
15 9 2 17 7 2	19 5 3 1 4 3 3	5 3 15 8 4 11	7 5 12 10 7 1	6	Scottish Imperial.				
17 7 2 19 2 3	0 10 3 2 7 3 4	6 3 15 10 4 10	5 5 10 6 6 16	6	} Scottish Life.				
9 6 2 11 0 2	12 7 2 14 3 2	16 0 3 6 6 4	0 8 5 0 16 5	8					
									(A).

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Scottish Equitable.—*Non-forfeitable System—Premiums payable for 33 years, with ultimate Participation in Profits. Rates are granted at half years of age.

Scottish Life.—(A) Low rates of prem. entitling to participate in profits, but proportionately longer than under ordinary rates.

TITLE.		15		20		25		30		31		32		33		34		35	
		£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.
Scottish Metropolitan	{ *	1 13 8	1 14 9	1 16 10	2 0 8	2 1 8	2 2 16	2 2 16	6 2 17	8 2 18	10 3 0	11 2 5	2 2 6	12 3 1					
Scottish Provident	{ *	..	1 15 8	1 18 0	2 1 6	2 2 6	2 3 5	2 4 6	2 5 7	2 6 10	2 7 12	2 8 15	2 9 18	2 10 22					
Scottish Provincial		1 12 8	1 17 5	2 2 0	2 7 11	2 9 3	2 10 8	2 12 2	2 13 0	2 14 0	2 15 0	2 16 0	2 17 0	2 18 0					
Scottish Union and National	{ * †	..	1 18 0	2 3 3	2 10 0	2 11 3	2 12 0	2 13 0	2 14 0	2 15 0	2 16 0	2 17 0	2 18 0	2 19 0					
Scottish Widows' Fund....		1 17 0	2 2 1	2 6 6	2 11 9	2 12 11	2 14 2	2 15 5	2 16 9	2 18 4	2 19 1	2 20 2	2 21 3	2 22 4					
Security		1 16 5	1 19 8	2 4 1	2 9 9	2 11 12	2 12 5	2 13 11	2 15 0	2 17 0	2 18 0	2 19 0	2 20 0	2 21 0					
Sovereign .....		..	1 19 4	2 3 10	2 9 4	2 10 7	2 12 0	2 13 0	2 14 4	2 16 3	2 18 0	2 19 0	2 20 0	2 21 0			
Standard		1 13 11	1 17 11	2 11 2	2 8 11	2 10 12	2 11 4	2 12 8	2 14 8	2 15 8	2 16 8	2 17 8	2 18 8	2 19 8					
Star		1 13 2	1 17 4	2 2 7	2 8 9	2 10 0	2 11 4	2 12 8	2 14 8	2 15 11	2 16 11	2 17 11	2 18 11	2 19 11					
Sun		1 12 8	1 16 11	2 2 6	2 9 2	2 10 6	2 11 10	2 13 4	2 14 11	2 16 8	2 17 8	2 18 8	2 19 8	2 20 8					
Union		1 14 7	1 18 10	2 3 5	2 9 3	2 10 6	2 12 0	2 13 4	2 14 10	2 16 4	2 17 4	2 18 4	2 19 4	2 20 4					
United Kent		1 16 6	2 0 0	2 4 3	2 9 8	2 10 11	2 12 2	2 13 7	2 14 11	2 16 3	2 17 3	2 18 3	2 19 3	2 20 3					
United Kingdom Assurance Corporation	{	1 14 8	1 19 5	2 4 6	2 10 8	2 12 0	2 13 4	2 15 8	2 16 6	2 18 0	2 19 0	2 20 0	2 21 0	2 22 0					
United King. Temperance		1 13 3	1 17 4	2 2 7	2 8 10	2 10 0	2 11 4	2 12 8	2 14 8	2 15 7	2 16 7	2 17 7	2 18 7	2 19 7					
Universal		1 15 0	1 18 8	2 3 3	2 8 10	2 9 11	2 11 5	2 12 9	2 13 13	2 14 13	2 15 13	2 16 13	2 17 13	2 18 13					
University ...		1 16 8	1 5 2	2 5 9	2 10 9	2 11 11	2 13 5	2 14 9	2 15 13	2 16 13	2 17 13	2 18 13	2 19 13	2 20 13					
Victoria		1 14 0	1 18 4	2 3 4	2 9 3	2 10 7	2 12 0	2 13 4	2 14 8	2 16 8	2 17 8	2 18 8	2 19 8	2 20 8					
Wesleyan and General		1 14 3	1 19 1	2 3 11	2 10 2	2 11 8	2 13 2	2 14 6	2 16 10	2 18 4	2 19 4	2 20 4	2 21 4	2 22 4					
West of England		1 15 11	2 0 11	2 5 8	2 11 3	2 12 6	2 13 9	2 15 3	2 16 7	2 17 11	2 18 11	2 19 11	2 20 11	2 21 11					
Western Counties and London Mutual	{	1 12 7	1 16 8	2 1 9	2 7 11	2 9 12	2 10 4	2 11 8	2 13 8	2 14 9	2 15 9	2 16 9	2 17 9	2 18 9					
Westminster and General..		1 13 3	1 17 4	2 2 7	2 8 10	2 10 0	2 11 4	2 12 8	2 14 8	2 15 11	2 16 11	2 17 11	2 18 11	2 19 11					
Whittington .....		..	1 17 11	2 3 4	2 9 0	2 10 2	2 11 6	2 12 10	2 14 10	2 15 10	2 16 10	2 17 10	2 18 10	2 19 10			
Yorkshire .....		..	1 18 6	2 3 7	2 9 7	2 10 5	2 11 9	2 13 3	2 14 7	2 16 7	2 17 7	2 18 7	2 19 7	2 20 7			

Scottish Metropolitan.—* Annual Premiums limited to 21 Payments.

Scottish Provident.—* Annual Premiums limited to 21 payments.

Scottish Union and National.—* Early Bonus Scheme. † Deferred Bonus Scheme.

36		37		38		39		40		45		50		55		60		TITLE.
£	s.	£	s.	£	s.	£	s.	£	s.	£	s.	£	s.	£	s.	£	s.	
8	02	9	62	11	12	12	92	14	73	5	43	19	74	19	06	6	1	} Scottish Metropolitan.
1	63	2	113	4	43	5	113	7	73	17	24	9	75	6	76	11	0	
8	22	9	82	11	32	12	112	14	93	5	94	1	75	1	116	6	7	} Scottish Provident.
1	53	2	93	4	33	5	93	7	53	17	64	12	15	10	2	..	..
17	02	18	103	0	83	2	73	4	83	16	54	11	85	12	27	0	0	Scottish Provincial.
18	63	0	03	2	03	3	63	5	03	15	04	10	05	11	07	0	0	* } Scottish Union and † } National.
8	02	9	62	11	02	12	62	14	63	6	04	1	05	0	06	10	0	
19	93	1	33	3	03	4	63	6	33	16	44	10	75	13	87	4	9	Scottish Widows' Fund.
18	73	0	33	2	23	3	113	6	03	17	74	13	95	15	57	4	2	Security.
17	112	19	73	1	43	3	23	5	23	16	104	12	25	12	56	19	6	Sovereign.
17	32	18	113	0	83	2	63	4	53	14	64	9	05	11	27	1	0	Standard.
17	62	19	33	1	13	3	03	4	113	15	54	10	65	13	77	4	9	Star.
18	53	0	43	2	43	4	53	6	63	17	84	14	25	19	117	14	11	Sun.
18	02	19	83	1	53	3	43	5	33	16	114	12	05	12	07	0	9	Union.
17	72	19	03	0	73	2	43	4	33	15	114	10	55	9	66	16	7	United Kent.
19	43	1	63	3	03	5	13	7	43	19	34	15	65	19	07	11	0	} United Kingdom Assur- ance Corporation.
17	62	19	33	1	13	3	03	4	113	15	54	10	65	13	87	4	9	
16	52	18	02	19	73	1	33	3	03	12	24	5	65	5	106	13	2	United King. Temperance.
18	42	19	93	1	43	2	113	4	73	14	14	7	65	5	46	7	4	Universal.
18	42	19	93	1	43	2	113	4	73	14	14	7	65	5	46	7	4	University.
18	22	19	103	1	73	3	73	5	73	17	24	13	05	16	07	7	1	Victoria.
0	33	2	33	4	43	6	63	8	104	2	65	0	26	3	67	14	3	Wesleyan and General.
19	53	1	13	2	83	4	43	6	13	16	24	9	15	5	66	7	4	West of England.
16	52	18	22	19	113	1	103	3	93	14	04	8	95	11	57	2	0	} Western Counties and London Mutual.
17	62	19	33	1	23	3	33	5	03	15	54	10	65	13	87	4	8	
17	42	19	23	1	23	3	23	5	23	16	04	11	85	13	07	0	6	Westminster and General.
17	62	19	33	1	13	3	23	5	03	14	104	9	15	10	107	0	0	Whittington.
17	62	19	33	1	13	3	23	5	03	14	104	9	15	10	107	0	0	Yorkshire.

(For RATES—WITHOUT PROFITS, see following pages.)

LIFE INSURANCE: COMPARATIVE RATES OF YEARS

TABLE showing the Annual Premium payable during Life, charged by exist

NOTE.—The Premium is calcula

TITLE.	15			20			25			30			31			32			33			34			35		
	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.
Alliance	1	8	5	1	12	7	1	16	6	2	1	8	2	2	10	2	4	1	2	5	4	2	6	9	2	8	
Atlas	1	11	8	1	15	5	1	19	10	2	5	2	2	6	4	2	7	7	2	8	1	2	10	3	2	11	
British Empire Mutual	1	9	2	1	13	0	1	17	2	2	6	2	3	7	2	4	9	2	5	1	1	2	7	2	2	8	
British Equitable .....	..			1	15	3	1	19	9	2	5	4	2	6	7	2	8	0	2	9	4	2	10	9	2	12	
British Workman's	1	8	7	1	12	8	1	16	9	2	2	2	3	8	2	5	4	2	6	1	1	2	8	5	2	9	
Briton, Medical & General	1	10	5	1	13	9	1	18	7	2	4	1	2	5	3	2	6	5	2	7	9	2	9	2	2	10	
Church of England	1	11	3	1	13	11	1	17	9	2	2	7	2	3	9	2	5	0	2	6	3	2	7	7	2	9	
City	1	9	3	1	13	0	1	17	1	2	4	2	3	7	2	4	9	2	6	0	2	7	4	2	8	1	
City of Glasgow	1	9	2	1	12	11	1	17	6	2	3	0	2	4	1	2	5	2	2	6	5	2	7	9	2	9	
Clerical, Med. & General	1	8	6	1	12	0	1	16	6	2	2	0	2	3	0	2	4	3	2	5	3	2	6	9	2	8	
Commercial Union	1	10	6	1	14	0	1	18	5	2	3	7	2	4	8	2	5	9	2	6	1	1	2	8	2	2	9
Crown	1	9	6	1	13	9	1	17	9	2	3	0	2	4	2	2	5	6	2	6	9	2	8	2	2	9	
Eagle	1	13	1	1	16	4	2	0	4	2	5	5	2	6	7	2	7	10	2	9	1	2	10	5	2	11	1
Edinburgh	1	9	3	1	13	0	1	17	1	2	4	2	3	7	2	4	9	2	6	0	2	7	4	2	8	1	
Emperor	1	11	2	1	15	1	1	19	9	2	5	2	2	6	5	2	7	8	2	9	0	2	10	4	2	11	1
English and Scottish Law..	..			1	14	0	1	17	6	2	3	0	2	4	2	2	5	4	2	6	6	2	7	9	2	9	
Equity and Law*	1	11	6	1	15	6	1	18	4	2	2	9	2	3	10	2	5	0	2	6	2	2	7	5	2	8	1
General	1	10	6	1	13	8	1	18	0	2	3	4	2	4	6	2	5	8	2	6	10	2	8	2	2	9	
Great Britain .....	..			1	14	11	1	18	9	2	3	6	2	4	8	2	5	1	2	7	2	2	8	6	2	9	1
Gresham ... ..	..			1	14	8	1	19	0	2	4	2	2	5	5	2	6	8	2	8	0	2	9	5	2	11	
Guardian	1	10	2	1	14	3	1	18	0	2	3	0	2	4	2	2	5	4	2	6	7	2	7	1	2	9	
Hand-in-Hand	1	12	0	1	12	0	1	15	10	2	1	4	2	2	6	2	3	10	2	5	3	2	6	8	2	8	
Imperial	1	10	6	1	13	6	1	18	1	2	3	5	2	4	6	2	5	8	2	6	10	2	8	1	2	9	
Lancashire .....	..			1	13	10	1	17	7	2	2	6	2	3	7	2	4	9	2	5	1	2	7	2	2	8	

Equity & Law.—* Rates are granted at half years of age.

PREMIUM WITHOUT PARTICIPATION IN PROFITS.

British Offices, for the Insurance of £100 on Healthy or Select Lives.

for Age NEXT BIRTHDAY.

36	37	38	39	40	45	50	55	60	TITLE.
<i>£ s. d.</i>	<i>£ s. d.</i>	<i>£ s. d.</i>	<i>£ s. d.</i>	<i>£ s. d.</i>	<i>£ s. d.</i>	<i>£ s. d.</i>	<i>£ s. d.</i>	<i>£ s. d.</i>	
2 9 7	2 11 1	2 12 10	2 14 6	2 16 4	3 7 5	4 2 0	5 1 8	6 8 8	Alliance.
2 13	1 2 14	8 2 16	3 2 17	11 2 19	7 3 9	7 4 2	0 4 17	10 ..	Atlas.
2 9 11	2 11 4	2 12 11	2 14 6	2 16 3	3 6 4	3 19 7	4 17 5	6 2 6	British Empire Mutual.
2 13 11	2 15 7	2 17 4	2 19 2	3 1 1	3 12 4	4 7 3	5 7 9	6 16 3	British Equitable.
2 11 3	2 12 11	2 14 7	2 16 3	2 18 0	3 8 9	4 3 1	5 4 11	6 14 10	British Workman's
2 12 2	2 13 10	2 15 6	2 17 3	2 19 0	3 8 7	4 3 4	5 4 11	6 12 9	Briton, Medical & General.
2 10 7	2 12 2	2 13 11	2 15 9	2 17 8	3 9 4	4 4 11	5 5 10	6 14 2	Church of England.
2 10 4	2 12 0	2 13 6	2 15 2	2 16 10	3 6 9	4 0 2	5 0 0	6 4 4	City.
2 10 8	2 12 2	2 13 9	2 15 6	2 17 2	3 6 5	3 19 8	5 0 0	6 2 8	City of Glasgow.
2 9 6	2 11 0	2 12 6	2 14 3	2 15 9	3 4 9	3 17 9	4 17 9	6 4 6	Clerical, Med. & General.
2 10 11	2 12 5	2 13 11	2 15 6	2 17 2	3 6 0	3 18 9	4 18 0	6 4 4	Commercial Union
2 11 1	2 12 9	2 14 5	2 16 2	2 17 11	3 9 3	4 4 0	5 4 2	6 12 2	Crown.
2 13 4	2 14 11	2 16 7	2 18 4	3 0 2	3 11 3	4 6 1	5 5 8	6 12 1	Eagle.
2 10 4	2 12 0	2 13 6	2 15 2	2 16 10	3 6 9	4 0 2	5 0 0	6 4 4	Edinburgh.
2 13 4	2 14 11	2 16 6	2 18 3	3 0 1	3 10 9	4 5 2	5 6 4	6 14 10	Emperor.
2 10 6	2 12 2	2 13 10	2 15 6	2 17 3	3 6 6	3 19 10	5 0 0	6 4 0	English and Scottish Law.
2 10 3	2 11 9	2 13 4	2 15 1	2 17 0	3 7 9	4 1 9	5 0 11	6 6 11	Equity and Law.*
2 10 10	2 12 4	2 13 10	2 15 8	2 17 9	3 9 0	4 4 6	5 4 10	6 10 4	General.
2 11 5	2 13 0	2 14 9	2 16 7	2 18 6	3 9 11	4 5 4	5 6 2	6 14 1	Great Britain.
2 12 5	2 14 0	2 15 10	2 17 9	2 19 9	3 11 5	4 7 0	5 7 10	6 16 0	Gresham.
2 10 9	2 12 3	2 13 10	2 15 6	2 17 3	3 7 11	4 2 0	5 1 0	6 7 2	Guardian.
2 9 7	2 11 5	2 13 2	2 15 0	2 17 0	3 8 9	4 4 4	5 4 11	6 7 4	Hand-in-Hand.
2 10 10	2 12 4	2 13 10	2 15 5	2 17 1	3 6 5	3 19 4	4 18 6	6 2 8	Imperial.
2 9 11	2 11 6	2 13 2	2 14 11	2 16 9	3 7 6	4 2 6	5 0 1	..	Lancashire.

TITLE.	15		20		25		30		31		32		33		34		35	
	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.
Law.....	1	10	6	1	14	8	1	18	9	2	4	0	2	5	2	2	6	5
Law Union.....	1	10	6	1	14	7	1	19	0	2	4	5	2	5	5	2	6	9
Legal and General.....	..		1	13	8	1	18	3	2	3	7	2	4	9	2	6	0	2
Life Asso. of Scotland .. *	..		1	12	0	1	17	0	2	2	0	2	3	0	2	4	0	2
Liver. & London & Globe	1	9	7	1	13	7	1	17	8	2	2	6	2	3	7	2	4	9
London and Lancashire ..	1	9	2	1	12	10	1	17	5	2	2	11	2	4	0	2	5	2
London & Provincial Law..	..		1	15	9	2	0	4	2	5	7	2	6	9	2	7	11	9
London Assur. Corporation	1	8	1	1	13	2	1	18	1	2	4	6	2	5	8	2	6	10
London Life Association ..	1	9	10	1	13	7	1	17	0	2	1	5	2	2	6	2	3	8
Marine & General Mutual..	..		1	13	8	1	18	4	2	4	0	2	5	2	2	6	4	2
Masonic and General ....	..		1	15	0	2	0	0	2	5	9	2	7	0	2	8	3	2
Metropolitan .....	..		1	14	5	1	18	4	2	3	0	2	4	2	2	5	3	2
Midland Counties	1	13	1	1	17	4	2	0	7	2	5	9	2	6	10	2	8	0
Mutual	1	10	3	1	15	0	1	18	1	2	2	2	3	3	2	4	5	2
Mutual Provid. Alliance ..	1	10	0	1	14	4	1	19	3	2	4	11	2	6	2	2	7	6
National (of Ireland).....	1	8	0	1	12	3	1	16	1	2	1	4	2	2	6	2	3	9
National	1	11	6	1	15	3	1	19	0	2	3	6	2	4	7	2	5	8
National Guardian.....	1	9	2	1	12	7	1	17	2	2	2	8	2	3	9	2	4	11
New York .....	..				1	12	11	1	18	5	1	19	4	2	0	7	2	1
North Brit. & Mercantile..	1	9	3	1	12	11	1	17	6	2	3	0	2	4	1	2	5	3
Northern.....	1	8	8	1	12	11	1	16	11	2	2	3	2	3	5	2	4	8
Norwich Union.....	1	10	7	1	14	4	1	18	6	2	3	8	2	4	11	2	6	2
Patriotic	1	9	2	1	12	10	1	17	6	2	2	11	2	4	0	2	5	2
Pelican	1	10	3	1	14	0	1	18	3	2	3	6	2	4	8	2	5	11
Positive	* 1	11	8	1	16	2	2	0	8	2	6	3	2	7	9	2	9	0
„	† 1	8	6	1	13	0	1	17	5	2	2	11	2	4	2	2	5	7
Protector.....	..		1	14	8	1	19	0	2	4	2	2	5	5	2	6	8	2
Provident	1	10	10	1	14	10	1	18	6	2	2	9	2	3	7	2	4	8
Provident Clerks	1	8	9	1	12	6	1	16	1	2	1	9	2	2	10	2	4	0
Provincial	1	10	2	1	14	7	1	18	8	2	4	0	2	5	2	2	6	5
Prudential .....	..		1	14	1	1	18	11	2	4	7	2	5	9	2	6	11	2

Life Asso. of Scotland.—These Premiums give right to participate in profits, but not to so large an extent as the higher participating rates.

Positive.—*Investments at 3 per cent. Interest.

†Investments at 4 per cent. Interest.

36	37	38	39	40	45	50	55	60	TITLE.
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
2 11 11	2 13	5 2 15	1 2 16	9 2 18	6 3 9	2 4 3	1 5 1	9 6 7	2 Law.
2 12	5 2 14	0 2 15	9 2 17	6 2 19	5 3 10	5 4 4	11 5 4	9 6 12	6 Law Union.
2 11	6 2 13	0 2 14	7 2 16	3 2 18	0 3 8	2 4 3	0 5 3	1 6 10	4 Legal and General.
2 8	0 2 9	0 2 11	0 2 13	0 2 15	0 3 7	0 4 2	0 5 2	0 6 10	0 Life Asso. of Scotland.
2 9	11 2 11	4 2 12	11 2 14	6 2 16	3 3 6	4 3 19	8 4 17	5 6 1	6 Liver. & London & Globe.
2 10	7 2 12	2 2 13	9 2 15	5 2 17	2 3 6	5 3 19	8 5 0	0 6 7	5 London and Lancashire.
2 13	1 2 14	7 2 16	0 2 17	7 2 19	3 3 9	2 4 2	4 4 19	1 6 5	6 London & Provincial Law.
2 12	3 2 13	9 2 15	4 2 17	0 2 18	9 3 9	5 4 3	4 5 1	11 6 10	8 Lond. Assur. Corporation.
2 8	11 2 10	5 2 12	0 2 13	8 2 15	5 3 6	0 4 1	2 5 1	0 6 5	10 London Life Association.
2 11	9 2 13	4 2 15	0 2 16	9 2 18	6 3 7	11 4 1	6 5 1	9 6 8	6 Marine & General Mutual
2 14	0 2 15	9 2 17	6 2 19	3 3 1	0 3 10	3 4 5	3 5 6	9 6 15	9 Masonic and General.
2 10	3 2 11	9 2 13	3 2 14	9 2 16	6 3 5	9 3 18	8 4 19	0 6 6	11 Metropolitan.
2 13	6 2 15	1 2 16	8 2 18	6 3 0	5 3 10	9 4 5	3 5 3	8 6 9	8 Midland Counties.
2 9	10 2 11	4 2 12	10 2 14	6 2 16	3 3 7	0 4 1	7 5 0	8 6 7	1 Mutual.
2 13	0 2 14	6 2 16	1 2 17	10 2 19	7 3 10	2 4 4	3 5 1	2 6 2	11 Mutual Provid. Alliance.
2 9	3 2 10	10 2 12	6 2 14	2 2 16	0 3 7	0 4 1	8 5 1	4 6 8	6 National (of Ireland).
2 10	7 2 11	11 2 13	5 2 14	11 2 16	7 3 6	2 3 19	3 4 17	2 6 0	1 National.
2 10	4 2 11	10 2 13	6 2 15	2 2 16	11 3 6	1 3 19	5 4 19	8 6 6	11 National Guardian.
2 5	10 2 7	3 2 9	0 2 10	8 2 12	7 3 1	5 3 15	4 4 17	2 6 12	6 New York.
2 10	8 2 12	2 2 13	10 2 15	6 2 17	3 3 6	5 3 19	9 5 0	0 6 3	1 North Brit. & Mercantile
2 10	4 2 12	0 2 13	7 2 15	5 2 17	3 3 8	6 4 3	5 5 3	7 6 11	3 Northern.
2 11	6 2 12	11 2 14	4 2 15	9 2 17	2 3 8	2 4 2	8 5 1	10 6 3	2 Norwich Union.
2 10	7 2 12	2 2 13	9 2 15	5 2 17	2 3 6	5 3 19	9 5 0	0 6 7	5 Patriotic.
2 11	6 2 13	1 2 14	9 2 16	6 2 18	3 3 9	4 4 3	9 5 3	3 6 10	0 Pelican.
2 15	4 2 17	0 2 18	9 3 0	6 3 2	6 3 14	1 4 9	6 5 10	5 6 19	9 Positive.*
2 11	5 2 13	1 2 15	0 2 16	11 2 18	10 3 10	5 4 6	0 5 6	4 6 14	6 „ †
2 12	5 2 14	0 2 15	10 2 17	9 2 19	9 3 11	5 4 7	0 5 7	10 6 16	0 Protector.
2 9	1 2 10	3 2 11	6 2 13	10 2 14	5 3 2	5 3 17	0 4 12	4 6 7	4 Provident.
2 9	7 2 11	2 2 12	11 2 14	8 2 16	5 3 8	6 4 3	0 5 5	8 7 4	0 Provident Clerks.
2 12	0 2 13	7 2 15	2 2 16	11 2 18	9 3 9	7 4 3	10 5 2	10 6 8	7 Provincial.
2 12	6 2 14	2 2 15	10 2 17	7 2 19	4 3 8	11 4 2	9 5 3	9 6 12	3 Prudential.

TITLE.	15			20			25			30			31			32			33			34			35			
	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	
Queen .....	..			1	12	7	1	16	10	2	2	2	3	4	2	4	8	2	6	0	2	7	4	2	8	10	
Reliance	1	9	10	1	14	0	1	18	9	2	4	6	2	5	9	2	7	0	2	8	4	2	9	9	2	11	3	
Rock	1	14	9	1	17	1	2	0	10	2	5	5	2	6	5	2	7	5	2	8	6	2	9	8	2	10	10	
Royal	1	11	0	1	14	11	1	19	7	2	4	10	2	6	0	2	7	2	2	8	5	2	9	8	2	11	0	
Royal Exchange Assurance	1	9	5	1	13	6	1	18	3	2	3	8	2	4	11	2	6	1	2	7	4	2	8	7	2	10	0	
Royal Farmers'	1	12	0	1	14	11	1	18	11	2	4	1	2	5	3	2	6	6	2	7	10	2	9	3	2	10	8	
Sceptre	1	9	3	1	13	3	1	18	3	2	3	11	2	5	0	2	6	1	2	7	2	2	8	4	2	9	6	
Scottish Amicable .....	..			1	14	11	1	17	11	2	2	7	2	3	8	2	4	10	2	6	0	2	7	3	2	8	6
Scottish Equitable*	1	9	4	1	13	9	1	16	3	2	0	9	2	1	10	2	2	11	2	4	2	2	5	5	2	6	9	
Scottish Imperial .....	..			1	11	5	1	15	9	2	1	4	2	2	7	2	3	11	2	5	3	2	6	9	2	8	3
Scottish Provincial	1	9	4	1	13	7	1	17	8	2	3	0	2	4	3	2	5	6	2	6	10	2	8	2	2	9	8	
Scottish Widows' Fund....	1	8	7	1	12	1	1	16	7	2	2	0	2	3	0	2	4	2	2	5	4	2	6	8	2	8	0	
Security	1	12	0	1	15	2	1	19	5	2	4	10	2	6	0	2	7	3	2	8	9	2	9	9	2	11	8	
Sovereign .....	..			1	13	7	1	17	10	2	3	0	2	4	2	2	5	5	2	6	9	2	8	2	2	9	8
Standard.....	1	9	2	1	12	10	1	17	6	2	2	11	2	4	0	2	5	2	2	6	5	2	7	9	2	9	1	
Star.....	1	11	8	1	15	1	2	0	1	2	5	10	2	7	0	2	8	3	2	9	7	2	10	10	2	12	6	
Sun	1	8	0	1	11	8	1	16	5	2	2	2	3	3	2	4	6	2	5	9	2	7	0	2	8	4		
Union	1	9	2	1	13	6	1	17	9	2	3	3	2	4	5	2	5	9	2	7	0	2	8	5	2	9	11	
United Kent	1	11	3	1	15	0	1	19	3	2	4	8	2	5	11	2	7	2	2	8	7	2	9	11	2	11	3	
United Kingdom Assur- ance Corporation	}	1	11	2	1	15	0	2	0	0	2	5	10	2	7	2	2	8	6	2	9	10	2	11	2	12	8	
United Kingdom Tem- perance		1	9	11	1	13	7	1	18	4	2	3	11	2	5	0	2	6	3	2	7	6	2	8	10	2	10	0
Universal	1	11	6	1	14	10	1	19	0	2	4	0	2	5	0	2	5	11	2	7	1	2	8	3	2	9	6	
University	1	5	4	1	9	8	1	13	5	1	17	11	1	18	10	1	19	9	2	0	9	2	1	10	2	3	0	
West of England	1	11	0	1	15	5	2	0	2	2	5	9	2	7	0	2	8	3	2	9	7	2	11	0	2	12	5	
Western Counties and London Mutual	}	1	10	10	1	14	8	1	19	7	2	5	4	2	6	6	2	7	9	2	9	0	2	10	5	2	11	11
Westminster and General..		1	10	11	1	14	7	1	19	7	2	5	4	2	6	5	2	7	8	2	8	11	2	10	4	2	11	10
Whittington .....	..			1	12	8	1	17	6	2	3	2	2	4	4	2	5	6	2	6	8	2	8	0	2	9	6
Yorkshire .....	..			1	14	0	1	18	10	2	4	1	2	5	3	2	6	5	2	7	8	2	9	0	2	10	6
Post Office (Government) Life Insurance	}	..		1	16	2	2	0	10	2	6	7	2	7	10	2	9	3	2	10	8	2	12	2	2	13	8	

COMPARATIVE RATES—WITHOUT PROFITS.

107

36	37	38	39	40	45	50	55	60	TITLE.
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
2 10	5 2 12	1 2 13	10 2 15	8 2 17	7 3 9	3 4 2	0 5 2	4 6 13	2 Queen.
2 12	9 2 14	4 2 15	11 2 17	8 2 19	6 3 10	6 4 5	1 5 2	9 6 5	2 Reliance.
2 12	2 2 13	5 2 14	10 2 16	3 2 17	9 3 6	3 4 1	7 5 1	0 6 6	9 Rock.
2 12	4 2 13	9 2 15	3 2 16	10 2 18	6 3 8	5 4 1	7 5 1	4 6 9	0 Royal.
2 11	5 2 12	10 2 14	5 2 16	0 2 17	9 3 8	0 4 1	8 4 19	10 6 2	3 Royal Exchange Assur.
2 12	1 2 13	7 2 15	2 2 16	11 2 18	10 3 9	7 4 4	5 5 4	8 6 11	2 Royal Farmers'.
2 11	2 2 12	5 2 13	10 2 15	7 2 17	4 3 6	9 4 2	2 5 0	7 6 10	10 Sceptre.
2 9	11 2 11	4 2 13	0 2 14	5 2 16	0 3 5	6 3 19	4 4 18	0 6 1	10 Scottish Amicable.
2 8	2 2 9	8 2 11	4 2 13	0 2 14	10 3 5	5 3 19	3 4 18	1 6 3	10 Scottish Equitable.*
2 9	10 2 11	6 2 13	3 2 15	1 2 17	0 3 8	6 4 3	7 5 3	11 6 11	9 Scottish Imperial.
2 11	2 2 12	9 2 14	5 2 16	2 2 18	0 3 9	2 4 3	10 5 3	8 6 10	9 Scottish Provincial.
2 9	5 2 11	0 2 12	7 2 14	2 2 15	11 3 4	11 3 17	11 4 17	9 6 4	6 Scottish Widows' Fund.
2 13	3 2 14	10 2 16	9 2 18	4 3 0	3 3 11	4 4 6	7 5 6	3 6 14	8 Security.
2 11	2 2 12	9 2 14	5 2 16	5 2 18	2 3 9	7 4 4	7 5 4	6 6 11	3 Sovereign.
2 10	7 2 12	2 2 13	9 2 15	5 2 17	2 3 6	5 3 19	8 5 0	0 6 2	8 Standard.
2 14	0 2 15	8 2 17	5 2 19	3 3 1	0 3 10	3 4 5	2 5 6	10 6 15	10 Star.
2 9	9 2 11	3 2 12	10 2 14	6 2 16	2 3 5	1 3 18	1 4 18	6 6 6	1 Sun.
2 11	5 2 13	0 2 14	8 2 16	5 2 18	3 3 9	3 4 3	8 5 4	0 6 11	9 Union.
2 12	7 2 14	0 2 15	7 2 17	4 2 19	3 3 10	11 4 5	5 5 4	6 6 11	6 United Kent.
2 14	4 2 15	10 2 17	8 2 19	6 3 1	6 3 13	4 4 8	6 5 9	0 7 0	0 { United Kingdom Assur- ance Corporation.
2 11	9 2 13	4 2 15	0 2 16	8 2 18	5 3 7	11 4 1	6 5 2	4 6 10	3 { United Kingdom Tem- perance.
2 10	10 2 12	3 2 13	8 2 15	2 2 16	9 3 5	0 3 17	0 4 15	3 5 19	11 Universal.
2 4	3 2 5	6 2 6	10 2 8	4 2 9	10 3 0	6 3 13	0 4 7	6 5 10	3 University.
2 14	0 2 15	7 2 17	2 2 18	10 3 0	6 3 10	8 4 3	6 5 0	0 6 1	10 West of England.
2 13	5 2 15	1 2 16	9 2 18	7 3 0	5 3 10	1 4 4	2 5 5	8 6 14	7 { Western Counties and London Mutual.
2 13	5 2 15	0 2 16	9 2 18	6 3 0	4 3 10	0 4 4	0 5 5	6 6 14	2 Westminster and General.
2 11	0 2 12	8 2 14	6 2 16	4 2 18	0 3 7	8 4 1	10 5 4	0 6 14	2 Whittington.
2 11	6 2 13	0 2 14	9 2 16	6 2 18	3 3 7	7 4 0	5 5 0	11 6 7	4 Yorkshire.
2 15	4 2 17	1 2 18	10 3 0	9 3 2	9 3 14	5 4 9	10 5 10	0 6 17	8 { Post Office (Government) Life Insurance.

With reference to the preceding Table—Rates of Premium, without right to participate in profits—it may be remarked that, while the majority of applicants for whole term insurance (at ages ranging say from 25 to 40) select the With Profits table of rates, correctly estimating that the slight increase of premium is well invested in securing a right to participate, those who enter as policyholders at an advanced stage of life—say from fifty years and upwards—usually deem it more advantageous to select the non-profit table; to such it will prove a desideratum to compare the rates of the various offices, as in numerous instances it will be found that a marked difference is presented in the rate of premium.



IMMEDIATE ANNUITIES.

A TABLE setting forth the Annuities granted by various offices will be found annexed, and, by way of comparison, the Government rate is published therewith, interest being assumed as at *three-and-a-quarter* per cent. As Insurance Companies have the means of safely investing at a higher rate of interest than can be obtained from Government, they are able proportionately to offer more advantageous terms to Annuitants; and, to those about to purchase, a study of the Comparative Table of Rates will consequently be found useful. But we beg emphatically to state that, careful as one should be as to the selection of an office in the matter of *Insurance*, it behoves us to be even more so in purchasing an *Annuity*. The life policy-holder may retrieve the error of entering a doubtful or an unsound office at the loss of a yearly or half-yearly premium; but not so the Annuitant, whose money once parted with may be irretrievably lost. Fortunately the unsound, or even the doubtful offices, are few in numbers, but while even a single office partaking of either character still exists, the caution thus given should not be received in vain.

The ages quoted are from *fifty* to *seventy* years, inclusive, Annuities being usually purchased within that range of age. The completed age, in other words, the age *last* birthday, is that to which the Annuity in every case applies. A few Companies publish rates for each *half-year* of age, thus: 50—50½, 51—51½, and so on. We presume it is hardly necessary to add, that the rate of Annuity for any other age than those quoted can readily be obtained by application at the office selected.

COMPARATIVE RATES FOR

TABLE showing the Comparative Amount of Annuity granted by the various Offices
specifying the Rate per cent. on

ANNUITY PAYABLE HALF-YEARLY

AGE LAST

Founded.	TITLE.	M—Male. F—Female.	50	51	52	53	54	55	56	57	58	59	60
			£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
1847	B. E. Mut. (Yearly)*		7 1 8	7 5 2	7 9 1	7 13 2	7 17 6	8 2 3	8 7 4	8 12 11	8 18 10	9 4 10	9 10 10
1854	Brtn. Med. & Genl.	M F	7 18 1 6 17 6	8 1 19 6 6 19	2 8 4 3 7 1	4 8 7 3 7 3	9 8 11 7 7 6	3 8 14 3 7 9	11 8 10 17 12 7	10 9 3 7 7 16	9 3 3 5 8 0	7 11 9 5 8 8	12 3 9 4 8 8
1833	Caledonian	M F	7 10 8 6 11 8	8 7 14 8 6 14	0 7 18 7 6 17	1 8 2 0 7 0	2 0 8 0 7 3	5 11 8 17 6 2	10 8 14 2 7 9 10	0 8 18 7 17 13	8 9 3 9 17 11	4 9 8 8 2 2	1 9 13 7 8 0
1838	City of Glasgow	M F	7 8 9 6 14 11	9 12 3 6 17 6	3 7 16 6 19 8	0 8 0 7 2 0	8 4 4 7 7 4	9 4 8 7 7 5	10 8 14 10 6 7	0 8 19 7 13 11	5 9 5 17 9 8	2 9 11 2 8 2	1 9 16 6 7 7
1861	Commer. Union ...	M F	7 5 6 6 12 0	6 7 9 0 6 15	2 7 12 6 6 19	10 7 16 0 7 2	8 10 8 6 7 6	0 8 8 0 7 9	4 8 8 6 7 13	9 0 8 2 7 17	13 4 8 1 2 8	17 10 9 5 8 8	10 9 8 10 8 8
1823	Edinburgh	M F	7 10 6 6 11 8	6 7 14 8 6 14	2 7 17 2 6 16	10 8 1 10 6 19	8 1 10 10 7 3	5 10 8 0 7 6	10 9 10 4 7 9	8 14 2 10 7 13	2 8 18 8 7 17	6 9 3 8 2 0	2 9 8 0 8 6
1854	Emperor (Yearly)*		7 14 9	7 18 0	8 1 6	6 8 5	3 8 9	3 8 13	7 8 18	1 9 2	10 9 7	10 13 3	9 19 0
1839	English & Scot. Law*	M F	7 10 6 6 12 6	6 7 14 6 6 15	2 7 18 0 6 17	0 8 1 8 7 0	1 10 8 5 7 3	5 10 8 4 7 6	10 8 10 6 7 10	0 8 14 0 7 13	4 8 18 10 7 18	9 3 6 8 2 4	4 9 13 8 7 0
1844	Equity & Law	M F	7 6 2 6 11 8	6 7 8 8 6 14	10 7 11 2 6 16	10 7 15 10 6 19	2 7 19 10 7 2	0 8 3 2 10 7	4 8 8 6 4 7	0 8 13 9 10 7	2 8 18 7 13 8	10 9 4 17 8 2	4 8 9 0 8 6
1832	Frs.' Prov. (Yearly)*		6 17 8	7 0 5	7 3 4	7 6 6	7 9 9	9 7 13	2 7 16	11 8 0	10 8 5	0 8 9	6 8 14
1836	Hand-in- Hand ...	M F	7 7 6 6 8 8	6 7 11 8 6 11	0 7 14 2 6 13	8 7 18 10 6 16	6 8 2 10 7 0	6 8 6 0 7 3	8 8 10 4 7 6	10 10 8 10 7 10	8 15 2 6 7 14	2 8 19 8 7 18	0 9 4 10 8 3
1838	Life Ass. of Scotland*	M F	7 8 8 6 15 2	8 7 11 2 6 19	10 7 15 2 6 19	4 7 18 2 7 4	5 10 8 4 7 5	2 6 8 8 7 9	6 2 8 7 12 6	10 2 8 12 7 16	8 14 2 18 6 2	8 9 3 0 8 4	4 9 8 8 7 0
1836	Liv. & Lon. & Globe	M F	7 4 0 6 19 8	0 7 7 7 2 6	0 7 10 6 7 5	6 7 13 8 7 8	10 7 18 10 7 12	0 8 1 6 7 16	10 8 6 4 7 18	6 6 8 10 8 2	11 0 8 8 10 8	15 10 9 11 8 11	1 8 9 8 16 10
1721	Lond. Ass. Corpor.	M F	6 11 6 6 2 0	6 6 14 0 6 4	4 6 17 8 6 7	4 7 0 6 6 10	6 7 4 6 6 13	0 7 7 8 6 17	8 7 11 2 7 0	10 8 8 10 7 4	0 8 10 7 9 2	6 8 5 2 7 13	4 8 10 7 15 4
1881	Lond. Edin. & Glasgow	M F	.. .. .. ..	7 19 6 7 6 10	8 3 3 0 7 9	0 8 6 8 7 12	8 8 10 10 7 16	6 8 14 2 7 19	8 8 19 10 8 3	0 9 3 8 8 8	8 8 8 0 8 12	8 9 14 6 8 17	2 10 0 4 9 2
1844	London & Prov. Law	M F	7 2 8 6 4 1	6 6 6 16 6 8	4 7 10 9 4 6	1 7 14 4 6 12	0 7 17 4 6 15	11 8 2 5 6 18	2 1 8 10 7 2	6 4 8 2 4 7	10 8 15 6 2 7	15 4 9 10 7 14	0 3 9 7 7 19
1853	National Provident	M F	6 15 6 6 5 8	4 6 18 8 6 8	0 7 15 1 0 10	7 3 10 9 6 13	7 7 7 6 16 7	0 7 10 8 6 19	11 4 7 11 3 4	13 11 7 17 7 7	1 8 8 1 17 11	8 8 1 1 17 15	0 8 10 4 7 19

IMMEDIATE ANNUITIES.

undermentioned, for each £100 of Purchase Money; stating how Payable; and
MALE and FEMALE Lives.

UNLESS OTHERWISE EXPRESSED.

BIRTHDAY.

61	62	63	64	65	66	67	68	69	70	M—Male. F—Female.	TITLE.	Class. M—Mutual. P—Propy.
£ s. d. 9 16 4	£ s. d. 10 2 2	£ s. d. 10 8 6	£ s. d. 10 15 6	£ s. d. 11 3 2	£ s. d. 11 11 8	£ s. d. 12 1 4	£ s. d. 12 12 0	£ s. d. 13 4 2	£ s. d. 13 17 10	..	{ Br. Emp. Mutual	M
10 2 3 8 13 11	10 7 11 8 19 6	10 14 2 9 5 5	11 1 2 9 11 11	11 8 10 9 18 11	11 17 2 10 6 3	12 6 5 10 14 1	12 16 8 11 2 6	13 7 11 11 11 7	14 0 5 12 1 1	M F	{ Bn. Med. & Genl.	P
..	..	..	..	..	..	..	..	..	..	M F	{ Caledon.	P
10 1 3 8 11 0	10 6 0 8 16 0	10 13 0 9 3 0	10 11 0 9 9 4	11 5 5 9 14 10	11 15 7 10 1 0	12 2 5 10 7 4	12 9 2 10 14 0	12 16 1 11 3 9	13 7 5 11 14 7	M F	{ City of Glasgow	P
9 13 10 8 16 0	10 0 4 9 11 0	10 7 4 9 7 10	10 15 0 9 14 6	11 3 4 10 1 8	11 12 2 10 9 4	12 1 2 10 17 8	12 10 6 11 6 6	13 0 8 11 16 0	8 13 11 12 6 4	M F	{ Commer. Union	P
9 19 2 8 11 10	10 5 8 8 17 4	10 12 10 9 3 2	11 0 8 9 9 8	11 8 10 9 16 6	11 15 6 10 1 10	12 2 0 10 7 6	12 8 10 10 13 8	12 16 4 11 0 6	13 4 2 11 8 0	M F	{ Edin. ...	P
10 5 0 8 12 0	10 11 4 8 17 6	10 18 3 9 3 6	11 5 7 10 0 0	11 13 5 9 17 0	12 1 11 10 4 0	12 11 1 10 11 0	13 1 0 10 18 8	13 11 2 11 7 0	8 14 3 11 16 0	M F	{ Emperor	P
9 19 2 8 12 0	10 5 6 8 17 6	10 12 6 9 3 6	11 0 2 9 10 0	11 8 6 9 17 0	11 16 10 10 4 0	12 5 2 10 11 0	12 14 0 10 18 8	13 2 11 11 7 0	10 13 12 11 16 0	M F	{ Eng. & Sct. Law	P
9 17 2 8 11 10	10 3 6 8 17 4	10 10 0 9 3 2	10 17 0 9 7 8	11 4 4 9 12 4	11 12 2 9 17 6	12 0 4 10 3 2	12 9 8 10 9 2	13 0 0 10 15 6	13 11 4 11 2 4	M F	{ Equity & Law...	P
8 19 5	9 4 11	9 10 9	9 17 1	10 3 11	10 11 2	10 19 0	11 7 3	11 16 3	12 5 10	..	{ Friends' Provid.	M
9 15 10 8 8 8	10 2 2 8 14 2	10 9 6 9 0 0	10 17 0 9 6 4	11 5 4 9 13 2	11 14 2 10 0 4	12 3 0 10 8 2	12 12 8 10 16 8	13 2 11 11 5 10	8 13 13 11 15 10	..	{ Hand-in- Hand	M
9 13 10 8 12 2	9 19 8 8 17 4	10 6 0 9 3 0	10 12 10 9 0 9	11 0 9 9 15 8	11 8 4 10 2 10	11 17 2 10 10 10	12 6 10 10 19 4	12 17 11 11 8 8	13 8 8 11 18 8	M F	{ Life Ass. of Scot.	P
9 13 0 9 2 6	9 19 10 9 8 10	10 6 6 9 15 2	10 14 0 12 0 0	11 2 0 10 9 8	11 10 8 10 17 8	12 0 12 11 6 2	12 10 0 11 15 4	13 0 8 12 5 4	8 13 12 12 16 2	M F	{ Liv. Lon. & Globe	P
8 16 8 8 0 8	9 3 0 8 6 6	9 10 0 8 12 8	9 17 6 8 19 4	10 5 8 9 6 8	10 14 2 9 14 8	11 3 2 10 3 2	11 12 6 10 12 4	12 2 11 11 2 4	2 12 12 11 8 0	M F	{ Lon. Ass. Corpor.	P
10 6 6 9 8 6	10 13 6 9 14 8	11 1 0 10 1 4	11 9 2 10 8 6	11 18 0 10 16 0	12 7 2 11 4 2	12 17 0 11 13 2	13 7 4 12 2 4	13 18 2 12 12 4	14 9 8 13 3 0	M F	{ Lon. Ed. & Glas.	P
9 11 5 8 4 3	9 17 11 8 9 9	10 5 1 8 15 8	10 12 9 9 2 0	11 1 0 9 8 9	11 9 10 9 16 1	11 18 10 10 3 11	12 8 4 10 12 4	12 18 6 11 1 7	6 13 9 11 11 6	M F	{ Lond. & Prv. Law	P
8 15 6 8 4 9	9 0 9 8 9 11	9 6 4 8 15 4	9 12 5 9 1 0	9 18 10 9 7 1	10 5 9 1 9 13	10 13 2 7 10 0	11 0 6 10 7 11	11 0 11 10 15 11	6 11 18 11 4 7	M F	{ National Prov....	M

COMPARATIVE RATES FOR

Founded.	TITLE.	M—Male. F—Female.	50	51	52	53	54	55	56	57	58	59	60
			£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
1823	North Brit. & Mer.*	{ M F	7 10 6 6 11 8	6 7 14 8 6 14	2 7 18 4 6 17	0 8 1 0 6 19	1 10 8 10 7 3	5 10 8 0 7 6	8 10 0 4 7 10	0 8 14 0 7 13	2 8 18 8 7 17	8 9 3 10 8 2	2 9 8 2 8 6
1836	Northern*	{ M F	7 0 8 6 10 0	8 7 3 0 6 12	8 7 6 5 6 15	9 7 10 0 6 17	0 7 13 9 7 0	4 7 16 8 7 3	11 8 0 7 7 4	0 9 8 4 7 11	10 8 9 0 7 15	3 8 14 0 7 19	0 8 19 4 8 4
1853	Protector (Yearly)*	{	8 3 5 8 3 5	8 6 1 8 6 1	1 8 9 1 8 9	1 8 12 1 8 12	6 8 16 6 8 16	2 9 0 2 9 0	4 9 4 4 9 4	10 9 9 10 9 9	8 9 15 8 9 15	0 10 0 0 10 0	9 10 7 9 10 7
1853	Provincial ...	{	7 0 2 7 0 2	3 3 7 3 3 7	6 7 6 6 7 6	7 9 10 7 9 10	7 13 3 7 13 3	3 16 11 3 16 11	8 0 10 8 0 10	4 11 8 4 11 8	9 3 8 9 3 8	13 10 8 13 10 8	18 8 8 18 8 8
1840	Provident Clerks ...	{	7 7 10 7 7 10	7 11 0 7 11 0	0 7 14 0 7 14	3 7 17 3 7 17	6 8 0 6 8 0	11 8 4 11 8 4	8 8 8 8 8 8	6 8 12 6 8 12	7 8 16 7 8 16	11 9 1 11 9 1	6 9 6 6 9 6
1848	Prudential (Yearly)	{	7 15 5 7 15 5	7 19 2 7 19 2	2 8 3 2 8 3	2 8 7 2 8 7	5 8 12 5 8 12	0 8 17 0 8 17	0 9 2 0 9 2	5 9 8 5 9 8	3 9 14 3 9 14	5 10 0 5 10 0	9 10 7 9 10 7
1856	Queen (Yearly)	{ M F	7 8 8 7 0 8	8 7 12 8 7 12	0 7 15 6 7 6	5 7 19 6 7 9	0 8 2 7 7 12	7 8 6 8 7 16	8 8 10 0 7 19	10 8 15 5 8 2	0 8 19 11 8 6	6 9 4 10 8 10	4 6 9 10 8 15
1840	Reliance (Yearly)*	{ M F	7 5 7 6 16 11	7 7 8 17 0 0	9 7 12 0 7 3	0 7 15 0 7 6	4 7 18 1 7 9	9 8 2 4 7 12	2 7 8 10 7 16	6 4 8 6 8 0	10 8 14 4 8 4	11 8 19 6 8 8	4 9 4 10 8 13
1845	Royal (Yearly)*	{ M F	7 0 2 6 12 9	3 3 7 9 6 15	6 7 6 7 6 18	6 7 9 7 7 1	10 7 13 8 7 4	3 16 11 10 7 8	8 0 10 2 7 11	4 11 8 7 7 15	9 3 8 1 7 18	13 10 8 10 8 2	18 9 7 10 8 7
1720	Royal Exchange	{	6 6 3 6 6 3	6 9 1 6 9 1	1 6 12 1 6 12	0 6 15 0 6 15	0 6 18 0 6 18	0 7 1 0 7 1	3 7 4 3 7 4	9 7 8 9 7 8	4 7 12 4 7 12	2 7 16 2 7 16	5 8 0 5 8 0
1865	Scottish Imperial	{ M F	7 4 10 6 18 17	7 7 8 17 0 8	7 8 10 7 7 3	8 7 13 7 7 6	10 7 17 8 7 10	3 8 0 1 7 13	11 8 4 8 7 17	4 10 8 4 8 1	9 18 13 4 8 5	8 8 18 8 8 10	6 9 3 2 8 15
1881	Scottish Life	{ M F	7 11 0 6 15 4	0 7 14 4 6 17	2 7 18 7 10 7	3 8 2 0 7 3	0 8 6 6 7 6	6 8 0 8 7 10	8 9 10 17 13	4 13 18 9 7 17	3 8 18 7 8 1	9 9 3 1 7 8	6 9 8 6 0 8
1876	Scot. Metro- politan	{ M F	7 10 10 6 12 9	7 14 5 9 6 15	5 7 18 2 6 17	0 8 1 9 7 0	8 8 5 0 6 7	6 8 9 6 7 3	4 8 13 8 7 10	5 8 17 1 7 13	7 9 2 8 7 17	2 9 6 6 8 1	8 9 11 8 8 6
1837	Scottish Provident	{ M F	7 10 10 6 12 9	7 14 5 9 6 15	5 7 18 2 6 17	0 8 1 9 7 0	8 8 5 0 6 7	6 8 9 6 7 3	4 8 13 8 7 10	5 8 17 1 7 13	7 9 2 8 8 17	2 9 6 6 8 1	8 9 11 8 8 6
1825	Scottish Provincial	{ M F	7 13 10 6 14 10	7 15 6 10 6 17	2 7 17 9 7 0	0 8 0 4 7 3	7 8 4 2 7 6	6 8 8 3 7 9	3 8 12 4 7 10	3 8 16 9 7 12	1 9 0 8 7 16	0 9 5 4 8 0	6 9 10 6 8 4
1825	Standard (Yearly)*	{ M F	7 13 3 6 14 6	3 16 11 6 6 17	8 0 8 0 6 19	8 8 4 7 7 2	6 8 8 6 7 5	5 8 12 7 7 8	6 8 16 11 7 12	9 9 1 5 7 16	1 2 9 2 8 0	5 9 10 2 8 4	8 9 15 6 8 9
1843	Star	{	7 3 9 7 3 9	7 7 1 7 7 1	1 7 10 1 7 10	6 7 14 6 7 14	2 7 18 2 7 18	0 8 2 0 8 2	1 8 6 1 8 6	4 8 10 4 8 10	9 8 15 9 8 15	8 9 0 8 9 0	4 9 5 4 9 5
1836	Westmin. & Genl.	{	6 19 0 6 19 0	7 2 2 7 2 2	2 7 5 2 7 5	4 7 8 4 7 8	9 7 12 9 7 12	6 7 16 6 7 16	6 8 0 6 8 0	10 8 5 10 8 5	5 7 8 5 7 8	10 7 8 10 7 8	15 9 9 15 9 9
1855	Whittington*	{	7 17 4 7 17 4	8 1 0 8 1 0	0 8 5 0 8 5	0 8 9 0 8 9	0 8 13 0 8 13	6 8 18 6 8 18	0 9 3 0 9 3	2 9 8 2 9 8	6 9 14 6 9 14	2 10 0 2 10 0	4 10 7 4 10 7
1824	Yorkshire	{ M F	7 1 2 6 8 0	2 7 4 0 6 10	2 7 7 8 6 13	6 7 11 6 6 16	0 7 14 4 6 19	4 7 18 2 7 2	0 8 1 0 7 5	10 8 5 0 7 8	5 10 8 6 7 12	8 10 4 6 7 17	0 9 0 6 8 2
	Government Annuities†	{ M F	6 15 5 5 18 0	3 6 18 0 6 0	8 7 2 4 6 2	2 7 5 10 6 5	9 7 9 7 6 8	5 7 13 6 6 11	2 7 17 7 6 14	1 18 1 10 6 18	2 8 5 4 7 2	5 8 9 1 7 6	9 11 8 1 7 10

† The purchase-money for Government Annuities is regulated by the average price of 3 p

IMMEDIATE ANNUITIES—continued.

61	62	63	64	65	66	67	68	69	70	M. Male F. Female	TITLE.	Class. M. Mutual F. Propy.
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.			
9 19 4	10 5 10	10 13 0	11 0 8	11 9 0	11 15 6	12 2 0	12 9 0	12 16 4	13 4 2	M	} Nth. Brit. & Mer.	P
8 11 10	8 17 4	9 3 4	9 9 8	9 16 6	10 2 10	10 9 6	10 16 10	11 4 10	11 13 6	F		
9 4 11	9 11 0	9 17 7	10 4 8	10 12 2	11 0 2	11 8 8	11 17 7	12 7 0	12 16 11	M	} Northern	P
8 9 1	8 14 6	9 0 4	9 6 7	9 13 3	10 0 4	10 7 11	10 16 0	11 4 8	11 13 11	F		
10 12 0	10 17 5	11 3 3	11 9 6	11 16 4	12 3 3	12 10 10	12 19 2	13 8 4	13 18 7	..	{ Protector	P
9 4 0	9 9 9	9 15 11	10 2 6	10 9 7	10 17 3	11 5 5	11 14 3	12 3 9	12 14 0	..	Provin.	M
9 11 8	9 17 5	10 3 7	10 10 3	10 17 4	11 4 11	11 13 2	12 2 0	12 11 6	13 1 10	..	{ Provid. Clerks	P
10 12 10	10 18 11	11 5 5	11 12 9	12 0 9	12 9 8	12 19 9	13 11 0	14 3 9	14 18 1	..	{ Pruden.	P
9 15 0	10 0 10	10 7 2	10 14 0	11 1 6	11 7 6	11 14 0	12 0 8	12 7 10	12 16 8	M	} Queen ...	P
8 19 6	9 4 0	9 9 2	9 14 8	10 0 9	10 5 10	10 11 0	10 16 11	11 3 4	11 10 6	F		
9 9 9	9 15 7	10 1 10	10 8 7	10 15 10	10 3 8	11 12 0	12 1 1	12 10 11	13 1 6	M	} Reliance	M
8 18 6	9 4 2	9 10 0	9 16 3	10 3 0	10 10 5	10 18 4	11 6 10	11 16 1	12 6 0	F		
9 4 0	9 9 9	9 15 11	10 2 6	10 9 4	10 16 5	11 3 9	11 11 6	11 19 10	12 8 9	M	} Royal ...	P
8 11 6	8 16 3	9 1 4	9 6 10	9 12 7	9 18 6	10 4 7	10 11 1	10 18 0	11 5 5	F		
8 5 4	8 10 6	8 15 11	9 1 10	9 8 2	9 14 9	10 2 0	10 9 11	10 18 4	11 7 3	..	{ Royal Exch....	P
9 9 5	9 15 6	10 2 0	10 9 0	10 16 5	11 4 6	11 13 1	12 2 4	12 12 2	13 2 8	M	} Scottish Imperial	P
9 0 4	9 5 11	9 11 11	9 18 5	10 5 4	10 12 9	11 0 8	11 9 2	11 18 3	12 8 0	F		
10 0 6	10 6 4	10 13 8	11 0 11	11 8 9	11 16 7	12 4 8	12 12 2	13 1 3	13 11 0	M	} Scottish Life.	P
8 15 3	9 1 1	9 7 3	9 14 0	10 1 0	10 7 8	10 14 9	11 2 3	11 10 5	11 19 1	F		
9 17 4	10 3 6	10 10 5	10 17 9	11 5 8	11 14 3	12 2 9	12 11 11	13 1 1	13 11 18	M	} Scottish Metrop.	P
8 11 0	8 16 3	9 1 11	9 8 0	9 14 6	10 1 6	10 9 1	10 17 3	11 6 8	11 15 1	F		
9 17 4	10 3 6	10 10 5	10 17 9	11 5 8	11 14 3	12 2 9	12 11 11	13 1 1	13 11 11	M	} Scottish Provid.	M
8 11 0	8 16 3	9 1 11	9 8 0	9 14 6	10 1 6	10 9 1	10 17 3	11 6 1	11 15 8	F		
9 16 1	10 2 3	10 9 2	10 16 6	11 4 5	11 12 10	12 1 5	12 10 6	13 0 2	13 10 5	M	} Scottish Provin.	P
8 9 11	8 15 2	9 0 9	9 6 7	9 13 4	10 0 4	10 7 11	10 15 10	11 4 9	11 14 3	F		
10 1 10	10 8 5	10 15 8	11 3 5	11 11 10	..	..	..	..	..	..	} Standard	P
8 14 3	8 19 9	9 5 8	9 12 1	9 18 11	..	..	..	..	..	..
9 10 10	9 16 7	10 2 11	10 9 8	10 17 2	11 4 4	11 12 0	12 0 8	12 10 0	13 0 1	..	Star	P
9 5 4	9 10 2	9 15 5	10 1 3	10 7 8	10 14 11	11 3 0	11 12 2	12 2 6	12 14 2	..	{ Westm.& General	P
10 13 8	11 0 4	11 7 0	11 13 8	12 0 10	12 7 10	12 15 6	13 4 4	13 14 2	14 4 6	..	Whitting'n	P
9 5 6	9 11 6	9 17 6	10 4 0	10 11 0	10 18 6	11 7 0	11 16 0	12 5 6	12 15 0	M	} Yorksh.	P
8 8 0	8 13 6	8 19 6	9 5 6	9 12 0	9 19 0	10 6 6	10 14 6	11 3 0	11 12 0	F		
9 0 3	9 6 3	9 12 11	10 0 0	10 7 8	10 15 10	11 4 1	11 12 11	12 2 4	12 12 3	M	} Govern. Ann.†	P
7 15 1	8 0 2	8 5 7	8 11 6	8 17 9	9 4 6	9 11 9	9 19 7	10 8 1	10 17 4	F		

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T H E

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(FIFTEENTH YEAR OF ISSUE)

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Actuary and Secretary.

BENJAMIN NEWBATT, Esq.

FINANCIAL POSITION ON THE 30TH JUNE, 1882.

The Annual Income for the Year then ending, was ...	£291,821
The Assurance Fund at that date was ...	2,391,034
The New Policies in the Year were 559 in number, for ...	325,806
The New Annual Premiums thereon amounted to ...	9,350
The Bonus added to Policies in January, 1882 was ...	406,755
The Total Claims by Death, paid to date, were ...	4,487,056

DISTINCTIVE FEATURES.

Credit of half the first five Annual Premiums allowed on whole-term Policies on healthy Lives not over 60 years of age.

Endowment Assurances granted, without Profits, payable at death or on attaining a specified age.

Invalid Lives assured at rates proportioned to the risk.

Non-Forfeitable Policies granted, the Premiums being all paid during a limited number of years.

Immediate Settlement of Claims.—Claims paid immediately on proof of death and title.

Non-Profit Premiums lately reduced.

New and Liberal Conditions of Assurance (see New Prospectus).

BONUS.

The Profits are divided quinquennially, and Policies participate in proportion to the number and amount of Premiums paid on them during the Quinquennium. Persons who effect new Policies before the end of June next, will therefore be entitled at the Division in January, 1887, to one year's additional share of Profits.

The New Prospectus, Bonus, and Annual Reports, Returns to the Board of Trade, Forms of Proposal, and every information, can be obtained at either of the Society's Offices, or from any of its Agents.

B. NEWBATT, Actuary and Secretary.

ATLAS ASSURANCE COMPANY,

FIRE * LIFE * ACCIDENT.

92, CHEAPSIDE, LONDON.

ESTABLISHED 1808,

AND EMPOWERED BY ACT OF PARLIAMENT OF THE 54th GEO. III. CAP. 79.

CAPITAL, £1,200,000.

Directors.

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Deputy-Chairman—BENJAMIN BUCK GREENE, Esq.

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This Office has been established more than 73 years, and its present magnitude and prosperity prove the soundness of the principle on which it has been conducted.

LIFE DEPARTMENT.

The Accumulated Life Fund is over £1,500,000.

Large Bonuses have been declared and paid as additions to the amounts assured.

Premiums on Policies have been extinguished through the application of Bonus.

Persons assuring have the option of **Participating Rates of Premium**, and **Non-Participating Rates**.

Policies made payable during life.

Unlimited Foreign Residence under favourable conditions.

Advances are made on Policies to the extent of their surrender value.

Persons desiring to surrender their Assurances may receive their value in money, or, in lieu thereof, a new Policy for a reduced amount **without further payment of Premium**.

Prompt payment of Claims.

The Directors are ready to receive proposals for Assurances on any contingency involving payment of a sum at death.

ACCIDENT DEPARTMENT.

This Company assures against Accident whether fatal or occasioning disablement.

The Premiums for such Assurances are very moderate; the Compensation in the result of Accident is great.

FIRE DEPARTMENT.

This Company undertakes the Assurance of almost every species of Property in the United Kingdom, at Rates of Premium and upon principles which will be found quite as advantageous to the interest of the Assured as those offered by any other Office. The Directors can confidently refer to the well-known character of the Company for liberality and promptitude in the discharge of claims made upon it during the many years it has been established.

Renewals should be paid within fifteen days after the respective Quarter-days when they become due.

Losses occasioned by **Lightning** will be paid.

The **Policies** of the Company extend to cover **Losses** occasioned by the **Explosion of Gas**.

The Company is ready to receive applications for Agencies in those Towns and Districts in which it is not at present represented. Application to be made to the Secretary.

No charge for Policy Stamp.

Tables of Rates, Forms of Proposal, and every information needful to effect Life, Fire, or Accident Assurances, may be obtained on application to the Office, No. 92, Cheapside, London, or to any of the Company's Agents.

BRITISH EQUITABLE

ASSURANCE COMPANY.

Office:—4, QUEEN STREET PLACE, LONDON, E.C.

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 WILLIAM SMITH, Esq., Upper Norwood.
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Sub-Manager—JOHN WILKINSON FAIREY, Esq.

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Physician—WILLIAM MUNK, Esq., M.D., F.S.A., F.R.C.P., 40, Finsbury Square, City.

Surgeons.

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 ALFRED PEARCE GOULD, Esq., M.S., B.S., F.R.C.S., 16, Queen Anne Street, Cavendish Square.

Twenty-Seventh Annual Report (May, 1882).

NEW BUSINESS.

2,112 Policies issued for	...	...	...	...	£402,847
New Premium Income	12,064

BUSINESS IN FORCE.

25,630 Policies assuring	4,715,799
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REVENUE OF THE YEAR.

Premiums	£138,659
Interest	32,650
					171,309

ACCUMULATED FUND.

Laid by in the Year	...	...	...	...	57,442
Accumulated Fund on 31st January, 1882 (equal to about 71 per cent. of the net premiums received upon policies in force)	...	...	...	...	803,330

Average Reversionary Bonus for 27 years about One-and-a-Quarter per cent. per annum.

MUTUAL ASSURANCE WITHOUT MUTUAL LIABILITY.

BRITISH WORKMAN'S

ASSURANCE COMPANY, LIMITED.

CHIEF OFFICES:

BROAD STREET CORNER, BIRMINGHAM.

ESTABLISHED 1896.

Assurances of every description, Industrial, General, and Accidental Deaths, granted upon the most liberal and attractive features.

The Company embraces all Classes and all Ages of Healthy People, from BIRTH TO 85 YEARS OF AGE.

IMMEDIATE BENEFIT allowed from the date of Acceptance and the first payment to persons assuring their own lives up to Sixty-five years of age.

Any Premium is now taken, from **1d. per Week to £100 per Year.**

**A portion of the Premium paid can be withdrawn at will,
after the first Three Years.**

Thousands can bear witness to the Company's Prompt and Liberal manner in settling just and proper Claims.

OVER £130,000 HAVE ALREADY BEEN PAID.

Any sum up to £50 paid at once in the event of Death, the balance up to £300 in One Month after. See Prospectus.

THE PRESENT ANNUAL INCOME EXCEEDS £90,000.

HENRY PORT, F.S.A., *Managing Director.*
D. A. BECKETT, *Secretary.*

BRITON LIFE ASSOCIATION

(LIMITED).

CHIEF OFFICES—429, STRAND, LONDON.

This Society has deposited £33,000 with the British and Colonial Governments, as a special security to Policyholders.

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SMITH RICHARDS, Esq., 36, Bedford Square.
Col. H. A. TREVELYAN, 80, Finchley Rd., N.W.

The Special Features and system of business of the Association comprise:—

ABSOLUTE SECURITY.

Large proportion of Funds in Government Deposits.

MODERATE RATES OF PREMIUM.

Policyholders of all classes entirely Free from Liability.

POLICIES MADE PAYABLE DURING LIFETIME.

NEW SYSTEM OF ASSURING INVALID LIVES.

SPECIALLY ADVANTAGEOUS TERMS FOR ASSURANCES ON LIVES PROCEEDING TO INDIA OR CHINA.

Claims Paid immediately on proof of Death.

INDISPUTABLE WHOLE-WORLD ASSURANCES.

New and Extended Limits for Foreign Travel and Residence.

NON-FORFEITABLE ASSURANCES.

Protection afforded Assignees against Policies lapsing or becoming forfeited by a breach of their conditions on the part of the Assured.

Policies in this Society not liable to lapse by inadvertence, as after Four Years the Surrender Value is applied to keep the Policies in force. Substitution of another Life allowed in lieu of the one assured by the Policy.

SPECIAL TERMS TO MINISTERS AND LAY PREACHERS.

IMPORTANT ADVANTAGES TO TOTAL ABSTAINERS.

Copies of the last Actuarial and Directors' Reports, together with Prospectuses, Proposal Forms, and every information, may be obtained on application at the Chief Offices.

JOHN MESSENT, F.I.A.,
ACTUARY AND SECRETARY.

The Directors will be happy to treat with Gentlemen of influence and standing to act as Ordinary or Special Agents for the Company in unrepresented localities.

CLERGY MUTUAL ASSURANCE SOCIETY.

ESTABLISHED A.D. 1829.

Office—Nos. 1 & 2, The Sanctuary, Westminster.

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HIS GRACE THE ARCHBISHOP OF YORK.

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MESSRS. COUTTS & CO.

Actuary.

STEWART HELDER, Esq.

Physician.

DR. STONE, 14, Dean's Yard, S.W.

Open to the Clergy and their Lay Relatives.

Attention is particularly requested to the following points respecting this Society, as being of special importance to Clergymen and their Lay relatives desiring to assure their lives:—

1. **SECURITY.**—The security offered by this Society for the due fulfilment of its engagements consists of Funds, amounting to nearly **£2,888,000**, created from Premiums accumulated at compound interest, together with an Annual Income derived from Premiums and interest on these funds exceeding **£332,500**. The average rate of interest yielded by the Society's Invested Funds during the past year was **4s. 3s. 6d.** per cent. The investments comprise Mortgages of Freehold Estates in England and Wales, of long Leaseholds in the cities of London and Westminster, of Rates under Acts of Parliament, and of Life Interests and Reversions; Railway, Gas, and Water-works Debenture Stocks; and Loans on the Society's Policies within the surrender values.

2. **BONUS.**—This Society being purely mutual, has no Proprietors, and consequently no Proprietors' Fund upon which to pay interest. All the Profits are the property of the Assured Members. The total Profits realized and divided since the establishment of the Society amount to **£1,619,812**, of which **£437,347** was distributed at the last Quinquennial Bonus among **7,882** Policies. Of these, **1,070** were then, by means of Bonus, not only altogether released from the payment of Annual Premiums, but had, in almost every case, additions made to the sums originally assured.

3. **PREMIUMS.**—In consequence of the superior longevity of the Clergy, the Rates of Premium for which assurances may be effected in this Society are less than those charged by the great majority of Life Assurance Offices. One-fifth of the Annual Premium may remain a charge upon the Policy, to be repaid wholly or in part at each Quinquennial Division of Profits. Assurances upon life are granted for any amount not exceeding **£7,500**.

4. **MANAGEMENT.**—This Society neither employs Agents nor allows Commission for the introduction of new business. The general expenses of management were in the past financial year only **£3. 10s.** per cent. of the Total Revenue, and **£5. 7s. 6d.** per cent. of the Premium Revenue. So that for **£5. 7s. 6d.** out of every **£100** received for Premiums,—which is very little more than the most moderate allowance paid by other Offices for Commission alone,—the whole business of this Society is conducted.

QUALIFICATION.

The following may make an Assurance upon his or her own Life, and also for his or her own benefit upon the Life of any other person, provided He or She may have an interest in such Life to the amount of the capital sum to be assured:—

1. Any Clergyman of the respective Churches of England and Ireland, or of the Protestant Episcopal Church in Scotland.
2. Any Wife, Widow, Child or Grandchild, or any Father, Mother, Brother, Sister, Uncle, Aunt, Nephew or Niece of any such Clergyman.
3. Any Father, Mother, Brother, Sister, Uncle, Aunt, Nephew or Niece of the Wife or Widow of any such Clergyman.
4. The Wife or Widow of any Son, or the Husband or Widower of any Daughter, of any such Clergyman.
5. Any Director, or other person holding any office in the Society.

Any person not thus qualified may make Assurances upon Life, if the persons upon whose lives such Assurances are to be made, are themselves qualified.

Prospectuses, Bonus Accounts, Forms of Proposal, &c., may be had at the Office, on personal application, or by letter, to

MATTHEW HODGSON, Secretary,

1 AND 2, THE SANCTUARY, WESTMINSTER.

CROWN

LIFE ASSURANCE COMPANY.

Established 1825.

Head Office, LONDON—188, FLEET STREET, E.C.

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JOHN W. WATSON, Esq., <i>Deputy-Chairman.</i>	
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Secretary—JOSEPH MILLS.

Actuary—GEORGE TODD, M.A.

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Medical Officer—J. HAWTREY BENSON, Esq., M.D.

Secretary for Ireland—JOSEPH MANLY.

Branch Office, EDINBURGH—67, George Street.

Medical Officer—ALEXANDER PEDDIE, Esq., M.D.

Secretary for Scotland—GEORGE MCLUCKIE.

Branch Office, LIVERPOOL—B5, Exchange Buildings West.

Medical Officer—ALEXANDER DAVIDSON, Esq., M.D.

Resident Secretary—B. H. HILTON.

Whole World Policies, *without the payment of any Extra Premium*, are issued to all persons who, at the time of assuring, have no intention or prospect of proceeding beyond the limits of Europe.

Policies issued at the ordinary With-Profit rate of Premium, by a new method of applying the Bonus, may be MADE PAYABLE DURING THE LIFETIME OF THE ASSURED.

SECURITY COMBINED WITH OTHER ADVANTAGES.

The **Sum Assured** now exceeds **£5,465,000.**

The **Annual Income** is upwards of **£224,700.**

The **Funds Invested** amount to **£1,657,000.**

The **Bonuses** added to Policies amount to **£1,058,129.**

The **Sums Paid** to the Representatives of deceased Members exceed **£3,468,000.**

The **Profits** are divided *quinquennially*—**Five-Sixths** being allotted to the Assured. The next Division will be on 25th March, 1885.

Annual Cash Bonuses are allotted to Policies that become Claims any time after three years' Premiums have been paid.

The **Rates of Premium** will be found very advantageous.

The **Policy Stamp** and **Medical Fees** are paid by the Company.

The **Usual Commission** allowed to Solicitors and others introducing Assurances at the Head and Branch Offices.

By order of the Board,

JOSEPH MILLS, *Secretary.*

EAGLE

INSURANCE COMPANY,

(Established 1807.)

(FOR LIVES ONLY.)

No. 79, PALL MALL, LONDON, S.W.

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THOMAS ALLEN, Esq.

WILLIAM A. GUY, M.B., F.R.S.

CHARLES BISCHOFF, Esq.

RALPH LUDLOW LOPES, Esq.

The Rt. Hon. SIR JAMES FERGUSSON,
Bart., K.C.M.G.

HENRY PAULL, Esq.

The Hon. THOS. F. FREMANTLE, M.P.

SIR PHILIP ROSE, Bart.

Colonel The Hon. W. P. TALBOT.

Actuary and Secretary.

GEORGE HUMPHREYS, Esq., M.A.

SUMS ASSURED	£8,520,623
ACCUMULATED FUNDS	£3,064,612
SUBSCRIBED CAPITAL	£1,500,000
ANNUAL INCOME... ..	£374,679

During the past 34 Years the Company has paid in Claims £7,057,123

And divided Bonuses amongst the Assured, exclusive of
those taken in Reduction of Premium, amounting to £881,959

Annual Reports, Prospectuses and Forms, may be had, or will be sent, Post-free, on application at the Office, or to any of the Company's Agents.

THE ECONOMIC LIFE ASSURANCE SOCIETY,

No. 6, NEW BRIDGE STREET, BLACKFRIARS, LONDON, E.C.

ESTABLISHED 1823.

Directors.

HENRY BARNETT, Esq., *Chairman.*

The Right Hon. E. PLEYDELL BOUVERIE, *Deputy-Chairman.*

CHARLES ARTHUR BARCLAY, Esq.

MICHAEL BIDDULPH, Esq., M.P.

EDWARD CHARRINGTON, Esq.

JOHN HARMAN, Esq.

C. H. W. ACOURT REPINGTON, Esq.

SIR GEORGE KETTILBY RICKARDS, K.C.B.

ALFRED SARTORIS, Esq.

AUGUSTUS KEPPEL STEPHENSON, Esq.

RT. HON. LORD SUDELEY.

RICHARD TAYLOR, Esq.

Actuary—RICHARD CHARLES FISHER, Esq.

ADVANTAGES OFFERED BY THE SOCIETY :

The **lowest** rates of Premium on the **Mutual System** for young and middle-aged lives, with early participation in Profits.

Number of Policies in Force	...	...	...	10,220
Sums Assured, with Bonus Additions	...	...	...	£9,405,108
Security—Accumulated Fund	...	...	...	£3,522,470
Annual Income	...	...	...	£376,571
Total Claims paid, with Bonus Additions	...	...	...	£6,573,415
Total Bonuses declared to 1878 inclusive	...	...	...	£3,507,415

Bonus.—The Society being on the **Mutual** principle, the Assured share the whole of the profits. Policies effected before 31st December of each year, receive a full year's Bonus for the year of entry.

QUINQUENNIAL DIVISION OF PROFITS, 1879.

Assets	...	...	£3,512,661
Liabilities	...	...	2,949,995
Surplus	...	...	<u>£562,666</u>

Prospectuses, Statement of Accounts, and full particulars may be obtained on application to

JOHN RALPH GRIMES, *Secretary.*

THE EDINBURGH LIFE OFFICE.

FOUNDED 1823.

Accumulated Funds (58th Year) £1,817,323

Annual Income ... (do.) £253,193

The arrangements of this Office include an **Advantageous Bonus System**, by which an increasing share of the Profits is secured to Policyholders as they advance in age; a **Special Non-Forfeiture System**, which protects the Assured against loss when they desire to discontinue their Policies; and a **Terminable Premium Plan**—applicable to Policies effected on the *ordinary Whole-Life Scale of Payment*—the Bonuses being at first applied to limit the term for which Premiums are payable, and thereafter to increase the Sums Assured. Selection of the last-mentioned plan is optional.

The Terms and Conditions of the Company's Policies are also in other respects most liberal and advantageous.

LIFE BUSINESS ONLY IS TRANSACTED BY THE COMPANY.

Head Office—22, George Street, Edinburgh.

Manager—DAVID MACLAGAN, F.R.S.E.

Secretary & Actuary—GEORGE M. LOW, F.F.A.

London Office—11, King William Street, E.C.

Secretary, JOHN DUNCAN, F.I.A.

Manchester: 12, King Street.

THOMAS SWANSTON, *Res. Sec.*

Glasgow: 122, St. Vincent Street.

ARCH. HEWAT, F.F.A., *Res. Sec.*

Liverpool: 40, Castle Street.

GRIFFITH J. LLOYD, *Res. Sec.*

Dublin: 55, Upper Sackville St.

WM. B. MARTIN, *Res. Sec.*

Birmingham: 16, Bennett's Hill.

FRANK GRIFFITH, *Res. Sec.*

Newcastle: 12, Grainger St., W.

J. G. WILLIAMSON, *Res. Sec.*

Applications for Agencies are Invited. 

*The following are noticeable points in the
Twenty-third Annual Report of*

THE EQUITABLE

Life Assurance Society of the United States.

LONDON OFFICE - - - 81, CHEAPSIDE, E.C.
S. G. GOODRICH, Director Resident in London.

THE ASSETS *exceed* £10,000,000.

THE SURPLUS *exceeds* £2,185,000.

THE INCOME *exceeded* £2,290,000.

THE NEW BUSINESS *exceeded* £12,000,000.

*Over £14,000,000 have been paid to Policy-holders
in Twenty-three Years.*

A liberal surrender value in paid-up insurance is provided for in all ordinary policies in case of forfeiture.

Tontine Savings Fund Policies may be terminated at the close of certain defined periods, on terms more advantageous than upon any other plan. These Policies prove more profitable to the Policy-Holder than any other form of assurance.

No technicalities nor arduous conditions in Policy contracts.

Annual Bonuses on all ordinary Life and Endowment Policies.

The Society makes it a part of its contract, as now issued throughout Great Britain, that the policy shall be **indisputable** after three years.

Annuities granted on the most liberal terms.

**The New Business of the Society was larger than that
of any other Company in the World.**

GEORGE W. PARKER, *Manager for Yorkshire*, 2, EAST PARADE,
LEEDS.

WILLIAM HOWAT, *Manager for Scotland*, 156, BUCHANAN STREET,
GLASGOW.

GEORGE W. SHARP, *Manager for Liverpool*, A9, EXCHANGE,
LIVERPOOL.

J. C. HOBBS, *Manager for Manchester*, HANOVER CHAMBERS,
8, KING STREET, MANCHESTER.

MESSRS. DE RIDDER & CO., *Agents*, 54, WHITE LADIES ROAD,
CLIFTON, BRISTOL.

P. H. EWING, *Agent (Messrs. Ewing, Son & Co.)*, BELFAST.

P. H. WALLACE, *Secretary for Ireland*, 2, ALBERT SQUARE,
BELFAST.

EQUITY & LAW LIFE ASSURANCE SOCIETY,

18, LINCOLN'S INN FIELDS, LONDON, W.C.

ESTABLISHED 1844.

CAPITAL, ONE MILLION, FULLY SUBSCRIBED.

DIRECTORS.

Chairman—JOHN M. CLABON, Esq.

Deputy-Chairman—HENRY FOX BRISTOWE, Esq., Q.C., Vice-Chancellor of the Duchy of Lancaster.

HENRY P. BOWLING, Esq.

R. J. P. BROUGHTON, Esq.

The Hon. MR. JUSTICE DENMAN.

CHARLES J. DIMOND, Esq.

SIMON DUNNING, Esq.

WM. HILLIARD DUNSTER, Esq.

ALEX. STAVELEY HILL, Esq.,

Q.C., D.C.L., M.P.

WILLIAM E. HILLIARD, Esq.

JAMES INGRAM, Esq.

The Hon. MR. JUSTICE KAY.

THOS. GLOVER KENSIT, Esq.

EDWARD MOBERLY, Esq.

FREDERICK PEAKE, Esq.

The Right Hon. SIR ROBERT J.

PHILLIMORE, Bart.

GEO. THOMPSON POWELL, Esq.

W. B. S. RACKHAM, Esq.

Rt. Hon. HY. CECIL RAIKES, M.P.

GEORGE UPTON ROBINS, Esq.

CECIL HENRY RUSSELL, Esq.

ALFRED H. SHADWELL, Esq.

HORACE W. SMITH, Esq., M.A.

RICHARD SMITH, Esq.

SOLICITOR—GEORGE ROOPER, Esq., 17, Lincoln's Inn Fields.

MEDICAL OFFICER—E. SYMES THOMPSON, M.D., 33, Cavendish Square.

AUTUARY AND SECRETARY—G. W. BERRIDGE, Esq.

SUMS ASSURED, £5,800,000.

TOTAL INCOME, £194,269.

ASSETS, £1,724,603.

EXPENSES OF MANAGEMENT, £7,738.

The Reserve retained by the Society in respect of its Liabilities under Policies has been calculated according to the **highest standard**, viz., the Tables of the Institute of Actuaries, interest being taken at 3 per cent., and all the loading on premiums reserved.

Nine-tenths of the Total Profits are divided among the Assured. Considerably more than One-tenth of the Profits is derived from Policies which do not participate in Profits, so that the Assured have larger Bonuses than if they formed a Mutual Insurance Company, and received the whole of the Profits derived from their own Policies.

At an Extraordinary General Meeting held on June 18th, 1880, the sum of £1,239,650 was set aside as the value of the Society's Liabilities under its Assurance and Annuity Contracts, and **£244,409 was ordered to be divided as Bonus**; leaving a Balance of undivided Profit of £52,407.

Nine-tenths of the sum divided was allotted among holders of Policies for £2,865,571.

TABLE of the TOTAL ADDITIONS made up to December 31st, 1879, to POLICIES of £1,000 each.

Age at Entry.	NUMBER OF PREMIUMS PAID.			
	Thirty-five.	Twenty-five.	Fifteen.	Five.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.
20	*804 0 0	554 0 0	283 0 0	76 0 0
30	*917 10 0	*615 0 0	303 10 0	84 10 0
40	*1,051 0 0	*703 0 0	342 0 0	91 0 0
50	*1,228 10 0	*837 10 0	406 0 0	108 0 0
60	...	*1,117 10 0	*540 0 0	145 10 0

In the cases marked (*), the Bonuses, if surrendered, would be more than sufficient to extinguish all future premiums, and the Policy-holders would still be entitled to share in future profits.

JOHN M. CLABON, *Chairman*.

THE GRESHAM

LIFE ASSURANCE SOCIETY.

ESTABLISHED 1848.

HEAD OFFICE:—

ST. MILDRED'S HOUSE, POULTRY, LONDON, E.C.

ANNUAL PREMIUMS FOR ASSURING £100.

PAYABLE FOR WHOLE OF LIFE.

By means of these Tables, Husbands and Fathers may IMMEDIATELY provide, in case of their Death, for their Surviving Families.

Age next Birthday.	Without Profits.	With Profits.	Age next Birthday.	Without Profits.	With Profits.
20	£ s. d. 1 14 8	£ s. d. 1 19 7	40	£ s. d. 2 19 9	£ s. d. 3 5 10
25	1 19 0	2 4 0	45	3 11 5	3 18 3
30	2 4 2	2 9 7	50	4 7 0	4 14 7
35	2 11 0	2 16 7			

ENDOWMENT ASSURANCES.

WITH PROFITS.

ANNUAL PREMIUM FOR THE ASSURANCE OF £100, TO BE RECEIVED AT 50, 55, 60, AND 65 YEARS OF AGE, OR EARLIER IN CASE OF DEATH.

Age next Birthday.	50	55	60	65	Age next Birthday.	50	55	60	65
	£ s. d.	£ s. d.	£ s. d.	£ s. d.		£ s. d.	£ s. d.	£ s. d.	£ s. d.
30	3 6 1	2 18 3	2 12 8	2 8 11	35	6 13 2	5 1 2	4 3 2	3 12 7
35	3 19 7	3 7 8	3 0 0	2 14 10	40	..	6 15 2	5 4 2	4 7 0
30	4 19 7	4 1 2	3 9 8	3 2 5	45	..	..	6 19 2	5 9 2
					50	..	..	..	7 5 7

One-third of the Premiums can remain for Five Years a charge on the Policy.

This Table unites the provision for a Young Family with the Endowment of them when they have grown up.

EXAMPLE:—A person aged 30 next birthday may secure £100, with participation in the profits of the Company, payable on his attaining the age of 65, or at his death, should it happen sooner, by an annual payment of £3. 2s. 5d.

IMMEDIATE ANNUITIES,

SHOWING THE YEARLY AMOUNT OF ANNUITY GRANTED FOR EVERY £100 PAID DOWN.

Age completed.	Payable Yearly.	Payable Half-Yearly.	Payable Quarterly.	Age completed.	Payable Yearly.	Payable Half-Yearly.	Payable Quarterly.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.	£ s. d.	£ s. d.
50	7 19 7	7 16 6	7 15 0	65	11 9 0	11 2 6	10 19 8
55	8 19 0	8 15 0	8 13 0	70	12 14 2	12 6 4	12 2 8
60	10 6 0	10 0 10	9 18 8	75	14 5 0	13 15 2	13 10 4

MODERATE RATES OF PREMIUM.

LIBERAL SCALE OF ANNUITIES.

Loans granted upon Security of Freehold, Copyhold, and Leasehold Property, Life Interests, and Reversions;
Also to Corporate and other Public Bodies, upon Security of Rates, &c.

PROSPECTUSES, REPORTS, and PROPOSAL FORMS, and further information can be obtained on application to the SOCIETY'S AGENTS and BRANCH OFFICES, or to

F. ALLAN CURTIS, *Actuary & Secretary.*

HAND-IN-HAND

FIRE AND LIFE INSURANCE SOCIETY,

26, NEW BRIDGE STREET, BLACKFRIARS, LONDON, E.C.

INSTITUTED IN 1696.—EXTENDED TO LIFE INSURANCE, 1836.

DIRECTORS.

THE HON. LIONEL ASHLEY.
T. PALMER CHAPMAN, Esq.
MAJOR H. F. C. CUST.
JOHN LETTSOM ELLIOT, Esq.
VICE-ADM. SIR L. G. HEATH, K.C.B.
ANDREW JOHNSTON, Esq.

FREDERICK LOCKER, Esq.
T. FULLER MAITLAND, Esq.
ARTHUR SPERLING, Esq.
JAMES SYDNEY STOPFORD, Esq.
THOMAS TURNER, Esq.
W. ESDAILE WINTER, Esq.

AUDITORS.

J. LETTSOM ELLIOT, Esq.
CHAS. R. GURNEY HOARE, Esq. | T. A. FULLER MAITLAND, Esq.

Bankers—MESSRS. GOSLINGS & SHARPE, 19, Fleet Street.

Physician—THOMAS K. CHAMBERS, M.D.

Solicitors—MESSRS. NICHOLL, MANISTY & CO., 1, Howard Street, Strand.

Secretary—BENJAMIN BLENKINSOP, Esq.

Actuary—JAMES TERRY, Esq.

The oldest Insurance Office in the World.

The only Mutual Office in the Kingdom for both Fire and Life.

There being no Shareholders, all Profits are divided yearly amongst the Insured.

BONUS RETURNS.

LIFE—1st Series	70	} per Cent. per Annum.
2nd Series (according to the age of the Policy)	60 to	70				
3rd Series	...	...	...	45 rising to	55
FIRE—Annual Policies of Two Years' standing,						}
with certain exceptions	...	...	...	...	25

No Policy Holder is subject to any Personal Liability.

The Directors are willing to appoint as Agents persons of good position and character.

VALUATION BALANCE SHEET, 31st DECEMBER, 1881.

ASSETS.

General Accumulated Fund, Fire and Life	...	...	...	...	£1,668,957
Life Assurance Fund, under Act of 1870	...	...	...	...	331,204
Present Value of Life Premiums	...	...	...	...	1,619,718
					£3,619,879

LIABILITIES.

Present Value of Insurances and Annuities, LIFE	...	...	...	...	£2,235,269
Sum Reserved for future Abatements on Premiums, LIFE					947,849
Sum Reserved for Bonus Returns on unexpired Policies,					
FIRE	...	...	...	...	19,522
Premiums in hand on account of unexpired terms of Insurance, FIRE	...	...	...	...	31,756
Balance of Assets unappropriated	...	...	...	...	385,483
					£3,619,879

The ACCOUNTS and STATEMENTS as deposited with the Board of Trade, as well as Prospectuses and Forms of Proposal, may be had of any of the Society's Agents, or on application at the Head Office.

BENJAMIN BLENKINSOP, Secretary.

THE LONDON ASSURANCE.

Incorporated by Royal Charter A.D. 1720.

For Fire, Life, and Marine Assurances.

No. 7, ROYAL EXCHANGE, LONDON, E.C.

BRANCH OFFICES {
 { No. 55, PARLIAMENT STREET, LONDON, S.W.
 { No. 16, CROSS STREET, MANCHESTER.
 { No. 30, EXCHANGE STREET EAST, LIVERPOOL.
 { No. 104, WEST GEORGE STREET, GLASGOW.

WILLIAM RENNIE, Esq., *Governor.*
 LEWIS ALEXANDER WALLACE, Esq., *Sub-Governor.*
 GEORGE WILLIAM CAMPBELL, Esq., *Deputy-Governor.*

DIRECTORS.

H. GOUGH ARBUTHNOT, Esq.	HENRY GOSCHEN, Esq.	GREVILLE H. PALMER, Esq.
ROBERT BURN BLYTH, Esq.	EDWIN GOWER, Esq.	CAPT. R. W. PELL, R.N.
WILLIAM T. BRAND, Esq.	A. C. GUTHRIE, Esq.	P. F. ROBERTSON, Esq.
EDWARD BUDD, Esq.	PERCIVAL L. HAMBRO, Esq.	ROBERT RYRIE, Esq.
MARK WILKS COLLET, Esq.	ROBERT HENDERSON, Esq.	A. G. SANDEMAN, Esq.
GEORGE B. DEWHURST, Esq.	LOUIS HUTH, Esq.	DAVID P. SELLAR, Esq.
ROBERT GILLESPIE, Esq.	HENRY J. B. KENDALL, Esq.	COL. LEOPOLD SEYMOUR.
HOWARD GILLIAT, Esq.	CHARLES LYALL, Esq.	JOHN YOUNG, Esq.

West End Committee.

S. P. LOW, Esq. (Messrs. GRINDLAY & Co.).
 CHARLES S. PARIS, Esq., 22, King Street, St. James's, S.W.
 THE HON. FRANCIS PARKER, 3, Temple Gardens, E.C.

Secretary.

JOHN P. LAURENCE, Esq.

Actuary.

ARTHUR H. BAILEY, Esq.

Underwriter.

JOHN ANTHONY RUCKER, Esq.

Manager of the Fire Department.

JAMES CLUNES, Esq.

Medical Officers.

EDWARD CLAPTON, M.D., St. Thomas's Street, Southwark.
 JOHN HARLEY, M.D., 39, Brook Street, Grosvenor Square.

Solicitors.

Messrs. JOHNSONS, UPTON, BUDD & ATKEY, 20, Austin Friars.
 Messrs. COLLYER-BRISTOW, WITHERS, RUSSELL & HILL, 4, Bedford Row.

The Corporation has granted Fire, Life, and Marine Assurances, for more than a Century and a half; during that long period, it has endeavoured to introduce into its practice all the real improvements that have from time to time been suggested, and to afford every facility for the transaction of business.

Of the Share Capital, the sum of £448,275 has been paid up; the total Funds, on the 31st December, 1881, exceeded Three Millions sterling.

Copies of the Accounts pursuant to "The Life Assurance Companies' Act, 1870," can be had on application personally or by letter.

J. P. LAURENCE, *Secretary.*

LONDON, EDINBURGH, & GLASGOW

ASSURANCE COMPANY, LIMITED.

Capital, £250,000.

£20,000 deposited with Government, pursuant to the Life Assurance Acts.

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### Board of Directors.

**Chairman.**—E. LEIGH PEMBERTON, Esq., M.P. for East Kent.

**Deputy-Chairman.**—

J. SPENCER BALFOUR, Esq., M.P. for Tamworth.

SAMUEL HARRIS BOOTH, Esq., Beckenham.

J. NEILSON CUTHBERTSON, Esq., Glasgow.

JOHN H. DICKSON, Esq., Edinburgh.

SIR JOHN HUMPHREYS, Coroner for Middlesex.

CHARLES BRIGHT McLAREN, Esq., M.P. for Stafford.

EDWARD B. MERRIMAN, Esq., Marlborough, Wilts.

SAMUEL ROWLES PATTISON, Esq., London.

**Secretary.**—C. WEEDING SKINNER, F.S.S.

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Offices:

LONDON—110, CANNON STREET, E.C.

EDINBURGH—9, NORTH ST. DAVID STREET.

GLASGOW—67, ST. VINCENT STREET.

LIFE DEPARTMENT.

Net Premiums preserved intact to meet claims. Policies are Non-Forfeitable. Fixed and liberal minimum Surrender Values given. Profits divided every three years. A very low scale of premiums, with ultimate participation in profits. A Temperance section for Total Abstainers. Claims paid One Month after proof of death. Loans granted on Life Interests and Reversions.

ACCIDENT DEPARTMENT.

£7 per week when Disabled, and £1,000 at Death for premiums of £3 a-year. Full amount of Policy is payable in case of permanent total disablement. Death Claims paid One Month after proof of death. Bonus of 12½ per cent. to Policyholders after three years. Extra Bonus (20 per cent. in all) to Total Abstainers.

LIFE AND ACCIDENT INSURANCE COMBINED.

The Combined Life and Accident Policy enables a person to secure to his representatives a sum at death, WHETHER OCCASIONED BY NATURAL OR ACCIDENTAL CAUSES, together with weekly or other compensation for himself in case of disablement by accident. This is a very economical form of Insurance.

Influential Agents required. Apply to

WILFRED A. BOWSER, *Manager & Actuary.*

THE MUTUAL LIFE ASSURANCE SOCIETY,

39, KING STREET, CHEAPSIDE,

LONDON, E.C.

ESTABLISHED 1834.

DIRECTORS.

George Battcock, Esq., 4, Carlton-street, S.W.
Woodthorpe Brandon, Esq., Guildhall, E.C.
James Burchell, Esq., 34, Gordon-square, W.C.
James Charles, Esq., Southsea House, E.C.
Henry Darvill, Esq., Windsor.
Henry Harwood Harwood, Esq., 29, Cleveland-square, W.
William T. Hooper, Esq., Streatley, Reading.
Anthony G. Jones, Esq., J.P., Gloucester.
Sir Kingsmill Grove Key, Bart., Streatham, S.

John Wingfield Malcolm, Esq., Poltalloch, N.B.
Wm. T. Pritchard, Esq., St. Michael's Buildings,
9, Gracechurch-street, E.C.
Richard Rothwell, Esq., 14, Little Tower-street,
E.C.
Edgar P. Stringer, Esq., 18, Beaufort-gardens,
S.W.
Charles John Todd, Esq., 18, Bread-street-hill, E.C.
Captain Ernest Villiers, 9, Glendower-place,
South Kensington, S.W.

Auditors—George Arthur Battcock, Esq.; James Charles Bolton, Esq., F.C.A.;
Juland Danvers, Esq., F.S.S.

Medical Officers—W. Sedgwick Saunders, Esq., M.D., F.S.A., 13, Queen-street, Cheapside, E.C.
William Wadham, Esq., M.D., 14, Park-lane, W.

Solicitor—William Burchell, Esq., 5, Broad Sanctuary, Westminster, S.W.

Actuary—Henry William Manly, Esq.

FEATURES OF THIS SOCIETY.

1. The **Premiums** are moderate, and, at the younger ages, are small as compared with most offices.
2. The Society is **strictly mutual**: the whole of the profits being apportioned among the with-profit Policy-holders.
3. In order that each member shall have his **full share of the profits**, the Assets and Liabilities are valued **annually**.
4. Every policy is **unconditionally** and **absolutely** free and indisputable after it has been in force five years, and the life assured has attained thirty years of age.
5. **Liberal surrender values** are given to members wishing to retire (see page 18 of *Full Prospectus*).
6. **Paid-up Policies**,—in nearly all cases **exceeding the total amount of Premiums paid**,—are granted in lieu of surrender.
7. Every class of Life Assurance business is transacted by the Society.
8. Policies accidentally allowed to lapse are revived on payment of a small fine.
9. The **Financial position** is **exceedingly strong**: the Society actually possessing over **twelve-and-a-half years'** premium income in hand.

Prospectuses, Forms of Proposal, Board of Trade Returns, and every information may be obtained at the Head Office of the Society, 39, KING STREET, CHEAPSIDE, LONDON, E.C., on personal application or by letter.

NATIONAL

LIFE ASSURANCE SOCIETY,

FOR MUTUAL ASSURANCE.

HEAD OFFICE:

2, KING WILLIAM STREET, LONDON, E.C.

ESTABLISHED 1830.

Directors.

President—JOHN BLUNDELL, Esq.

Vice-President—HARRY CHUBB, Esq.

GEORGE BURNAND, Esq.

JOSEPH COLLING, Esq.

THOMAS CURTIS, Esq.

R. P. CAREW HUNT, Esq.

FREDERICK LOCK, Esq.

JOHN NICHOLAS, Esq.

HENRY POLLOCK, Esq.

JOHN CHAS. SALT, Esq.

The Hon. G. C. TALBOT.

Sir H. W. TYLER, M.P.

The Premiums are moderate to begin with, and by the application of Profits, in Class B, are gradually reduced until they are extinguished altogether; a result which may be expected to be attained, on an average, in **20 to 25 years** from the time an Assurance is effected; after which the further profits will be applied in making additions to the Sum Assured.

VALUATION BALANCE-SHEET, December 31st, 1880.

Assurance Fund (accumulated solely from Premiums).....	£769,555 15 2
Net Liability under Assurance and Annuity Transactions.....	434,355 14 2
Surplus available for future Bonus and Expenses.....	<u>£335,200 1 0</u>

ASSURANCE FUND . . .	£850,000
ANNUAL INCOME . . .	120,000
CLAIMS PAID . . .	1,630,000
AMOUNT ASSURED . . .	2,500,000

Full Prospectuses and further information may be obtained on application at the HEAD OFFICE, or at any of the Society's AGENCIES.

HENRY JOHN PUCKLE, SECRETARY.

NATIONAL PROVIDENT INSTITUTION,

FOR MUTUAL LIFE ASSURANCE,

48, GRACECHURCH STREET, LONDON.

ESTABLISHED 1835.

DIRECTORS.

WILLIAM JOHN BARRON, Esq.
HENRY WHITE CASTLE, Esq., *Trustee*.
SIR THOS. CHAMBERS, Q.C., M.P.,
Trustee (Recorder of London).
JOSEPH FELL CHRISTY, Esq., *Trustee*.
HENRY CONSTABLE, Esq.
ROBERT MAYNE CURTIS, Esq.

WILLIAM J. HASLAM, Esq.
CHARLES W. C. HUTTON, Esq.
SAMPSON S. LLOYD, Esq.
CLARE SEWELL READ, Esq.
JOHN SCOTT, Esq.
Alderman SIR CHARLES WHETHAM,
Trustee.

WILLIAM H. WILLANS, Esq.

Medical Officers.—T. HENRY GREEN, Esq., M.D., & JOHN GAY, Esq., F.R.C.S.

Solicitor.—THOMAS MYDDLETON MORRISS, Esq.

ACCUMULATED FUND,	PROFITS REALIZED,	CLAIMS PAID,	GROSS ANNUAL INCOME,
£3,900,000.	£2,800,000.	£5,700,000.	£480,000.

The entire working expenses, including Commission, are about 5½ per Cent. of the Gross Annual Income.

The whole of the Profits are divided among the Assured, and applied in the reduction of the Premiums, or as Bonuses added to the Sum Assured.

Members may also take the value of their Bonus additions in Cash.

The total number of Policies issued is upwards of 43,000.

Advances are made on the Society's Policies to the extent of their value.

Liberal Surrender Values given for Policies after a single year's Premium has been paid.

In conformity with the "MARRIED WOMEN'S PROPERTY ACT, 1870," Policies may now be effected for the separate benefit of Wife and Children. These Policies are not subject to the control of the Husband or of Creditors, and are free from Probate Duty.

The Prospectus and Form of Proposal forwarded on application.

January, 1883.

HENRY RANCE, *Secretary*.
ARTHUR SMITHER, *Actuary*.

NEW YORK

LIFE INSURANCE COMPANY.

ESTABLISHED 1845.

Conducted under the Official Supervision of the Insurance Department of the Government of the State of New York, Reports deposited annually with the Board of Trade in Great Britain, in accordance with "The Life Assurance Companies Act, 1870."

TRUSTEES FOR GREAT BRITAIN AND IRELAND:

With whom is deposited 250,000 Dollars in United States Bonds (for the protection of all Policy Holders and Annuitants), and 100,000 Dollars in the same Bonds (as additional protection for the representatives of deceased Policy Holders), or equal to over £70,000 in all.

THE RIGHT HON. HUGH C. E. CHILDERS, M.P., F.R.S., 17, Prince's Gardens, S.W.

FREDERICK FRANCIS, Esq., 36, Courtfield Gardens, South Kensington, S.W.,
Director London and County Bank.

A. H. PHILLPOTTS, Esq., Carshalton, Surrey, *Director Bank of British North America.*

LIFE ASSURANCE ONLY. PURELY MUTUAL.
ALL PROFITS ANNUALLY TO POLICY HOLDERS.

ACCUMULATED FUNDS for the Year 1881 £9,689,905

Surplus over all Liabilities and Reserve Fund,
according to Valuation made by the Government „ **£2,023,372**

Income for Year „ **£2,126,120**

SPECIAL FEATURE.—TONTINE INVESTMENT POLICIES, combining an INSURANCE, an INVESTMENT, and an ANNUITY, for the Ordinary Premium charged for Life Insurance.

ESTIMATE.—A person aged 38, by the annual payment of £50. 17s. 2d., can secure for twenty years an Insurance of £1,000, and then either: A Cash payment of £2,283; an Annuity for Life of £230. 6s.; or a Paid-up Policy without Profits for £4,115.

RATES FOR MALES OR FEMALES FOR £100 ANNUITY.

Age 60, £11. 0s. 4d.; Age 70, £15. 13s. 7d.; Age 75, £18. 18s. 7d.; Age 80, £22. 10s. 2d.

Chief Office for Great Britain and Ireland (Established 1870):

76 & 77, CHEAPSIDE, LONDON, E.C.

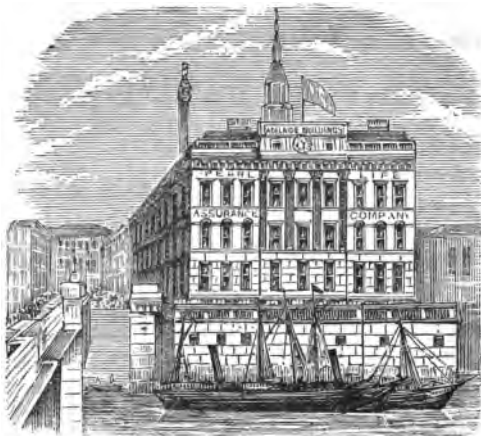
J. FISHER SMITH, GENERAL MANAGER.

BRANCH OFFICES:

Birmingham . . . 26, Corporation-street.
Bristol The Exchange.
Belfast St. Ann's-buildings.
Dundee 3, India Buildings.
Edinburgh . . . 31, Princes-street.

Glasgow Herald Buildings,
69, Buchanan-street.
Liverpool . . . B4, Exchange.
Manchester . . . 100, Mosley-street.
Newcastle-on-Tyne 17, Dean-street.
Plymouth . . . 42, George Street.
Yorkshire & Durham 15, Bridge-st., Bradford.

PEARL LIFE ASSURANCE COMPANY, LIMITED.



LONDON BRIDGE, CITY, E.C.

Established 1864. Incorporated under Act of Parliament.

CAPITAL, £100,000.

DIRECTORS.

J. KEENE, Esq.

J. S. FOSTER, Esq.

J. ROLL, Esq.

T. MOULLIN, Esq.

R. BLEASBY, Esq.

J. GILDING, Esq.

MANAGING DIRECTOR—P. J. FOLEY, Esq.

MEDICAL ADVISER—E. L. BIRKETT, Esq., M.D. (Physician to the City of London Hospital, Victoria Park).

SOLICITOR—G. TURNER, Esq.

AUDITORS—Messrs. A. PECK, M.A., and J. S. PARKER, F.S.S., Accountant.

BANKERS—CENTRAL BANK OF LONDON.

SPECIAL ADVANTAGES.

ORDINARY BRANCH.—A Fixed Cash Surrender Value of 40 per Cent. of the Premiums paid allowed to those Assurers who have paid Three Years' Premiums.

INDUSTRIAL BRANCH.—Assurers under the Middle Class Whole Life Table may have a paid-up Policy for 30 per Cent. of the Premiums paid as a Fixed Equitable Surrender Value, if desired, after the Policy has been in force Three Years, and the Premiums have been paid during that time.

See Reports, and Opinions of the Press, as to the remarkable progress made by the Company.

Wanted additional Agents in all Districts.

To good business men liberal terms and certain success.

P. J. FOLEY, MANAGER.

PROVIDENT LIFE OFFICE.

FOUNDED 1806.

50, REGENT STREET, LONDON, W.,
AND 14, CORNHILL, E.C.

INVESTED FUNDS	...	...	£2,207,986
ANNUAL INCOME	...	...	£290,077
CLAIMS PAID exceed	...	...	£6,700,000
BONUSES DECLARED	...	...	£2,342,000

HALF-CREDIT SYSTEM,

*Applicable only to With-Bonus Policies for the Whole Term of Life
(TABLE A in Prospectus), and to Lives not exceeding 60 years of age.*

UNDER this system, one-half the Premium only is payable during the first 5, 7, or 10 years, in the option of the Assured; the other half-premium remains a charge against the Policy, bearing 5 per cent. interest, payable in advance.

The arrears of half-premium may be paid off at any time, or be deducted from the sum assured when the claim arises, or from the Office Value in case of surrender.

This system offers the advantage of a low Premium during the early years of life.

The Large Bonuses declared by this Office may reasonably be expected (except upon Policies of a very recent date) to clear off any charge which may be due for these arrears of Premium.

*Prospectuses, and further Information to be obtained at the Head Office,
or of any of the Agents.*

CHARLES STEVENS, Secretary.

PRUDENTIAL
ASSURANCE COMPANY,
Limited,
HOLBORN BARS.

REVERSIONS PURCHASED.

EVERY DESCRIPTION OF LIFE ASSURANCE
AND
ANNUITY BUSINESS TRANSACTED.

THE ANNUAL INCOME EXCEEDS
£2,000,000.

The Ordinary Policies in this Company become absolutely indisputable after they have been in existence Five Years, or immediately, to the extent of the principal, interest, and costs, not exceeding the sum Assured if assigned to an innocent holder for a bonâ fide consideration.

THE LAST ANNUAL & VALUATION REPORTS
CAN BE OBTAINED UPON APPLICATION TO THE SECRETARY.

ROYAL INSURANCE COMPANY.

ROYAL INSURANCE BUILDINGS, LIVERPOOL,

AND

LOMBARD STREET, LONDON.

Extracts from the Report for the Year 1881:—

FIRE DEPARTMENT.

Premiums, after deducting Re-Assurances	...	£883,324	13	6
Losses	591,748	3	9

LIFE DEPARTMENT.

Premiums, after deducting Re-Assurances	...	£250,181	5	0
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BONUSES DECLARED at the last Three Divisions of Profits:

£1. 10s. per Cent. per Annum on Sum Assured,

Upon all Policies entitled to participate.

FUNDS.

After providing for Payment of the Dividend, the Funds of the Company will stand as follows:—

Capital Paid up	... ..	£289,545	0	0
Fire Fund	... ..	550,000	0	0
Reserve Fund	... ..	950,000	0	0
Balance of Profit and Loss	...	145,895	15	2
Life Funds	... ..	2,737,858	9	11
		<u>£4,673,299</u>	<u>5</u>	<u>1</u>

GROWTH OF FUNDS.

1866	... ..	£1,254,277	3	1
1871	... ..	2,196,972	15	8
1876	... ..	3,492,950	1	4
1881	... ..	4,673,299	5	1

EXTRACT FROM AUDITORS' REPORT.

"We have examined and counted every Security, and have found all correct and in perfect order; and that the present aggregate Market Value thereof is in excess of the amounts in the said Balance Sheets."

JOHN H. McLAREN, *Manager.*
 DIGBY JOHNSON, *Sub-Manager.*
 JOHN B. JOHNSTON, *Secretary in London.*

MUTUAL LIFE ASSURANCE.

SCOTTISH PROVIDENT INSTITUTION.

6, ST. ANDREW SQUARE, EDINBURGH.

LONDON OFFICE: 17, KING WILLIAM STREET, E.C.

THIS SOCIETY DIFFERS IN ITS PRINCIPLES FROM OTHER OFFICES.

INSTEAD of charging rates higher than are necessary, and afterwards returning the excess, in the shape of periodical Bonuses, it gives from the first as large an assurance as the Premiums will with safety bear—reserving the Whole Surplus for those who live long enough to secure the Common Fund from loss.

A Policy for £1,200 to £1,250, may thus at most ages be had for the Premium usually charged for £1,000 only; while, by RESERVING the Surplus, large Additions may be looked for on the Policies of those who participate. At last Investigation, Policies for £1,000 sharing a first time were increased to sums ranging from £1,170 to £1,300. In some cases, Policies which shared at the whole four divisions, have now been doubled.

ITS TERMS are thus specially adapted to the case of Provisions in Family Settlements, or otherwise, where it is of importance to secure, for the smallest present outlay, a competent provision, of definite amount, in the case of early death.

ANNUAL PREMIUMS FOR £100 AT DEATH (WITH PROFITS).

AGE.	25	30	35	40	45	50
<i>During Life.</i>	£1 18 0	£2 1 6*	£2 6 10	£2 14 9	£3 5 9	£4 1 7
<i>21 Payments.</i>	2 12 6	2 15 4	3 0 2	3 7 5†	3 17 6	4 12 1

* A person of 30 may thus secure £1000 at Death, by a yearly payment, *during life*, of £20. 15s., which would generally secure elsewhere about £800 only.

† At age 40, the Premium *ceasing at age 60* is, for £1000, £33. 14s. 2d.,—being about the same as most Offices require to be paid during the whole term of life.

The New Business has, for several years, exceeded a Million.

The EXPENSES of MANAGEMENT (under 10 per cent. on Premiums, and 7 per cent. on Income) are *greatly under those of any Institution doing a large amount of New Business.*

The FUNDS have increased in eight years by TWO MILLIONS.

The PREMIUM INCOME has doubled in Ten Years.

The FUNDS now amount to £4,400,000.

Not more than four Offices in the Kingdom (all much older) have as large a Fund.

Full STATEMENTS of PRINCIPLES will be found in the ANNUAL REPORTS.

EDINBURGH, December, 1881.

JAMES WATSON, *Manager.*

J. MUIR LEITCH, *London Secretary.*

** The Directors are prepared to appoint AGENTS of activity and influence where the Society is not represented.

THE SCOTTISH WIDOWS' FUND

Life Assurance Society.

AS REGARDS

SECURITY, PROFIT, and LIBERAL CONDITIONS,

the SOCIETY'S POLICIES are

DOCUMENTS OF THE HIGHEST VALUE.

I.—The Secure & Profitable character of the Business.

The Profit, or excess of Assets over Liabilities, for the Seven Years ending 31st December, 1880, according to Valuation on the secure basis of the Actuaries' $3\frac{1}{2}$ per cent. Experience Tables, amounted to no less than £1,347,755, which yielded the following

Exceptionally large Reversionary Bonuses.

On Original Sums Assured, from £1. 14s. to £3. 17s. 5d. per cent. per ann., or taken on the Premiums paid during the Seven Years, from £58½ to £133 per cent. per ann.

(Age at Entry 35.)

II.—The Liberality of the Conditions.

SURRENDER VALUES, or in lieu thereof, "PAID-UP POLICIES," free of future Premiums, allowed at any time; LOANS granted within a small margin of the Surrender Value; EXTENSIVE FOREIGN TRAVEL AND RESIDENCE free of charge from the first; MOST POLICIES absolutely INDEFEASIBLE and WHOLE-WORLD after first five years.

III.—The Magnitude of the Transactions.

POLICIES IN FORCE	<u>£25,000,000</u>	ACCUMULATED FUNDS	<u>£7,900,000</u>
CLAIMS PAID - -	<u>£12,500,000</u>	ANNUAL REVENUE -	<u>£980,000</u>

APPLICATIONS FOR POLICIES,

securing all the privileges of Membership, may be made at any of the Society's Offices, or Agencies in connection therewith.

Head Office: 9, ST. ANDREW SQUARE, EDINBURGH.

LONDON: 28, CORNHILL, E.C. West End Agency: 49, PALL MALL.

Dublin. . . 41 WESTMORELAND ST.

Glasgow . . 114 WEST GEORGE ST.

Manchester . ALBERT SQUARE.

Liverpool. . 48 CASTLE STREET.

Birmingham. 12 BENNETT'S HILL.

Leeds . . 21 PARK ROW.

Bristol . . 40 CORN STREET.

Belfast . . 2 HIGH STREET.

Newcastle. 12 GREY STREET.

Norwich . 59 PRINCE OF WALES RD.

HEAD OFFICE,

ST. ANDREW SQUARE, EDINBURGH,

December, 1882.

A. H. TURNBULL, *Manager.*

J. J. P. ANDERSON, *Secretary.*

THE STANDARD

LIFE ASSURANCE COMPANY.

ESTABLISHED 1825.

Extract from last Annual Report.

Existing Assurances	19,800,000
Invested Funds	5,860,000
Annual Revenue	838,000

DIVISION OF PROFITS.

The Company's Profits have been divided on ten occasions, viz.: 1835, 1840, 1845, 1850, 1855, 1860, 1865, 1870, 1875, and 1880, when large additions were made to Policies.

The ELEVENTH DIVISION will be made as at 15th November, 1885, when all the Policies then in force will participate.

AGENCIES IN INDIA AND THE BRITISH COLONIES.

SPENCER C. THOMSON, *Manager.*

EDINBURGH.

3 & 5, GEORGE STREET (HEAD OFFICE).

LONDON.

83, KING WILLIAM STREET,
AND
3, PALL MALL EAST, S.W.

DUBLIN.

66, UPPER SACKVILLE STREET.

WEST OF ENGLAND FIRE AND LIFE INSURANCE COMPANY.

CHIEF OFFICE: EXETER.

LONDON OFFICE: 20, NEW BRIDGE ST., BLACKFRIARS.

ESTABLISHED 1807.

TOTAL FUNDS, £1,300,000. CAPITAL, £800,000.

Trustees.

RIGHT HON. EARL OF DEVON.
RIGHT HON. EARL FORTESCUE.
RIGHT HON. EARL OF MORLEY.

SIR T. D. ACLAND, Bart., M.P.
SIR J. T. B. DUCKWORTH, Bart.
SIR MASSEY LOPES, Bart., M.P.

ACTUARY AND SECRETARY—GEORGE S. CRISFORD.

ASSISTANT SECRETARY AND FIRE MANAGER—ROBERT J. GRAY.

NEW COMBINED SYSTEM OF LIFE ASSURANCE.

This System offers **NEW AND SPECIAL ADVANTAGES** important to Insurers, **EMBRACING THE REAL BENEFITS OF THE VARIOUS SCHEMES** which have already been brought before the public by the different Companies, viz. :—

Terminable Premium Plans. Paid up Policies.

*Non-Forfeiture. Fixed Surrender Values. Provision for Old Age.
Large Profits for Good Lives.*

EDUCATIONAL ANNUITIES.

Educational Annuities may be secured payable upon the lives of children for a term of 5 years, with a return of the whole of the Annuity Premiums paid, in the event of the death of the child.

Special Feature.—By a small additional payment, the Premium may be made to cease in the event of the death of the Parent or Guardian effecting the Assurance, the Annuity, notwithstanding, to become payable at the specified age.

FIRE INSURANCES.

This Office insures against Loss or Damage by Fire in Great Britain and Ireland. Moderate Premiums. Prompt and Liberal Settlement of Losses.

Copies of the New Prospectus, Proposal Forms for effecting Insurances, and every information may be obtained at the Chief Office, Exeter, or at any of the Branch Offices or Agencies.

BRANCH OFFICES:

DUBLIN, LIVERPOOL, MANCHESTER, BURY, NEWCASTLE-ON-TYNE, LEEDS,
BRISTOL, GLASGOW, EDINBURGH, DUNDEE, &c.

AGENTS WANTED IN UNREPRESENTED DISTRICTS.

British Empire Mutual Life Assurance Company,

NEW BRIDGE STREET, LONDON, E.C.

Established 1847. Empowered by Special Act of Parliament.

DIRECTORS.

JOHN RÜNTZ, Esq., <i>Chairman.</i>	AUGUSTUS BENHAM, Esq., <i>Deputy-Chairman.</i>
H. M. Bompas, Esq., Q.C.	William Groser, Esq.
Hugh Campbell, M.D.	Pearson Hill, Esq.
Robert Freeman, Esq.	Donald Munro, Esq.
	George Phillips, Esq.
	George Rooke, Esq.
	John E. Tressider, Esq.
	J. H. Trouncer, M.D. Lond.

Auditors—W. Augustine Spain, Esq., and Henry Cattley Stewart, Esq.

Solicitors.

Messrs. Watson, Sons & Room.

Physician.

E. Headlam Greenhow, M.D., F.R.S.

Surveyor.

Samuel Walker, Esq.

Surgeon—John Mann, Esq.

Actuary—Josiah Martin, F.I.A., F.S.S.

Secretary—Edwin Bowley.

This Company being established on the **Mutual Principle**, all profits belong to the Members. Every third year a careful Valuation of the Business is made, and large Bonuses have been declared. The Average Cash Bonus (Triennially) exceeds 20 per cent. on the Premiums paid.

It has Policies in force, assuring upwards of **Three Millions and Three-Quarters Sterling**,

An **ANNUAL INCOME** exceeding **One Hundred and Fifty Thousand Pounds**,

An **ACCUMULATED FUND**, arising solely from Premiums, of more than **Eight Hundred and Forty Thousand Pounds**,

And has paid in **CLAIMS** upwards of **One Million Sterling**.

LOANS ON CHURCHES, CHAPELS, SCHOOL-BUILDINGS, &c., considered at $4\frac{1}{2}$ per cent. interest. Loans on Personal Security in connection with Life Assurance.

Prospectuses, Copies of the last Report and Balance Sheet, and Board of Trade Returns, etc., can be obtained on application to any of the Agents of the Company, or to

EDWIN BOWLEY, Secretary.

The Directors are prepared to entertain Applications for Agencies.

THE BRITISH MUTUAL BANKING COMPANY, LIMITED.

Originally Established 1857.

DIRECTORS.

EDWARD CHATFIELD, Esq., Farnborough, Hants,—*Chairman.*
JOHN VIRET GOOCH, Esq., Reform Club, Pall Mall.
EDGAR HORNE, Esq., 17, Great George Street, Westminster.
HENRY HARBEN, Esq., Holborn Bars.
RICHARD THOMAS PUGH, Esq., 14, Belsize Park, Haverstock Hill.
OWEN ROBERTS, Esq., M.A., 23, York Terrace, Regent's Park.

Resident Solicitor—JAMES WHITE, LL.B.

Secretary—JAMES MARTIN.

OFFICES—BANK BUILDINGS, LUDGATE CIRCUS, LONDON, E.C.

CURRENT ACCOUNTS kept in conformity with the practice of London Bankers, Interest being allowed on the minimum Monthly Balances at the rate of $2\frac{1}{2}$ per cent. per annum, and credited to the Accounts Half-yearly. **No charge is made for keeping any Account, nor are there any conditions as to Balances.**

DEPOSITS received at 4 per cent. per annum, payable Half-yearly on the 30th June and the 31st of December. Interest Warrants are sent by post at the above mentioned dates.

ADVANCES made on all kinds of marketable Stocks and Shares, and on Deposit of Title-Deeds.

Full Particulars on application to the Secretary,

JOHN JAMES MARTIN.

Founded 1805. The Oldest Scottish Insurance Institution.

CALEDONIAN INSURANCE COMPANY.

Board of Directors.

Chairman.—THE HON. E. C. BULLER ELPHINSTONE.

Sir GEORGE WARRENDER, Bart.

J. WM. YOUNG, Esq., W.S.

W. S. FRASER, Esq., W.S.

P. H. MACLAREN, Esq., M.D.

T. A. HOG, Esq., of Newliston.

P. STIRLING, Esq., of Kippendavie.

G. READMAN, Esq., Edinburgh.

J. TURNBULL, Esq., of Abbey St. Bathans.

C. J. HENDERSON, Esq., Edinburgh.

R. H. LEADBETTER, Esq., Glasgow.

Manager & Actuary.—D. DEUCHAR, F.I.A. & F.F.A.

The exceptionally Strong Financial Position of this Company, and the Liberality of its Regulations, give it special Claims to the Confidence and support of the Public.

IN THE FIRE DEPARTMENT the Reserves, exclusive of Paid-up and Uncalled Capital, are equal to $2\frac{1}{2}$ times the Premium Income—an unusually high proportion, affording the most perfect security.

IN THE LIFE DEPARTMENT the Reserves, which are equal to $9\frac{1}{2}$ times the Premium Income, are based on a valuation at 3 per cent. interest by the Institute of Actuaries' Tables—a very stringent standard, and one attained only by a comparatively small number of offices. Several new Tables have been introduced, offering specially low rates of premium; and a remarkably simple and equitable system has been adopted for preventing the lapsing or forfeiture of any valuable insurance.

EDINBURGH.

19, GEORGE STREET.

GLASGOW.

64, ST. VINCENT STREET.

LONDON.

82, KING WILLIAM ST., E.C.,

AND

6, CRAIG'S COURT,

CHARING CROSS.

ESTABLISHED 1840.

CHURCH OF ENGLAND

LIFE AND FIRE ASSURANCE,

TRUST AND ANNUITY INSTITUTION,

9 & 10, KING STREET, CHEAPSIDE, LONDON.

Empowered by SPECIAL Act of Parliament—4 & 5 Vic. cap. xcii.

SUBSCRIBED CAPITAL - - - ONE MILLION.

DIRECTORS.

Chairman—WILLIAM EMMENS, Esq.

JOSEPH BROOME, Esq.

THE REV. CANON CARR, LL.D.

JOHN R. ENGLEDDUE, Esq.

THE REV. J. HARWARD J. HANDCOCK.

COLONEL THOMAS E. L. HIGGINSON.

RICHARD NUGENT, Esq.

THE REV. A. DALG. ROBINSON, M.A.

W. F. SKENE, Esq., W.S., LL.D., D.C.L.

HERBERT TAYLOR, Esq.

The VICOMTE DE VALMER.

Assurances granted on the Lives and Property of the general Public upon very favourable Terms and Conditions.

Special Allowances made from the Proprietors' Fund in aid of Premiums on both Life and Fire Assurances effected by Clergymen and Schoolmasters.

Prospectuses, Forms of Proposal, and every information may be obtained of

H. M. BAKER, SECRETARY.

COUNTY FIRE OFFICE,

No. 50, REGENT STREET,

AND

No. 14, CORNHILL, LONDON.

ESTABLISHED 1806.

BRANCH OFFICES:

EDINBURGH ..No. 75, GEORGE STREET.	LIVERPOOL BANK CHAMBERS, 3, COOK ST.
DUBLIN .. ..No. 113, GRAFTON STREET.	BIRMINGHAM COLMORE ROW.
LEEDS.. ..No. 9, EAST PARADE.	CANTERBURY ST. GEORGE'S STREET.
MANCHESTER No. 68, FOUNTAIN STREET.	EXETER QUEEN STREET.
BRISTOL SMALL STREET.	

TRUSTEES AND DIRECTORS.

THE RIGHT HON. LORD KINNAIRD.	LIEUT.-COLONEL WM. COPLAND JUDD
SIR RICHARD DUCKWORTH KING, Bt.	CHARLES F. CUNDY, Esq.
COLONEL HY. BRACKENBURY, C.B., R.A.	S. A. BEAUMONT, Esq., MANAGING
PICKERING PHIPPS, Esq., M.P.	DIRECTOR.
ADMIRAL SIR G. ST. VINCENT KING, K.C.B.	NATHANIEL CLAYTON, Esq.
THE HON. ARTHUR F. KINNAIRD.	MAJOR W. H. SPENCER.

SECRETARIES—GEORGE W. STEVENS, Esq.; BERNARD E. RATLIFF, Esq.

VICTORIA MUTUAL ASSURANCE SOCIETY (LIMITED),

Founded 1860. Incorporated 1889.

Chief Office: FINSBURY SQUARE BUILDINGS, LONDON, E.C.

£20,000 deposited with Government.

Premiums may be paid yearly, half-yearly, quarterly, or monthly.
Prospectuses giving the rates for Assurances only of £100 and upwards, and others for Assurances under £100 are issued, and an Agent is at liberty to seek either or both classes of business.

N.B.—Local and District Agents wanted.

ARTHUR J. COOK, *Secretary.*

YORKSHIRE FIRE AND LIFE INSURANCE COMPANY.

(Established at York 1824, and Empowered by Act of Parliament.)

Capital, £500,000. Accumulated Fund, £824,653. Annual Income, £146,174.

TRUSTEES:

W. H. HARRISON BROADLEY, Esq., M.P. The Right Hon. LORD DERWENT.
The Right Hon. LORD WENLOCK.

Head Office. - - - - YORK.

F. L. MAWDESLEY, *Secretary and General Manager.* W. L. NEWMAN, *Actuary.*

Branch Offices:

LONDON: - 8s, Old Broad Street, E.C.

J. M. C. JOHNSTON, *Resident Secretary.*

HULL: Lowgate.

E. E. HESLEWOOD, *Resident Secretary.*

The General Reversionary & Investment Company,

OFFICE: No. 5, WHITEHALL, LONDON, S.W.

ESTABLISHED 1836.

Further Empowered by Special Act of Parliament, 14 and 15 Viet., cap. 180.

CAPITAL, £500,000.

Directors.

Chairman—EDWARD WALMSLEY, Esq.

Deputy-Chairman—Colonel JOSEPH WALKER JASPER OUSELEY.

MAYOW WYNELL ADAMS, Esq.

WILLIAM ROBERT BARKER, Esq.

THOMAS ALLEN, Esq.

WILLIAM HENNIKER HEATON, Esq.

EDWARD CARLETON TUFNELL, Esq.

Auditors.

Sir Charles Rhoderick McGrigor, Bart.

George Badham, Esq.

Martin J. K. Becher, Esq.

Bankers.

Messrs. Drummond.

Solicitors.

Messrs. Shoubridge & May, 19, Lincoln's-Inn-Fields, W.C.

THE business of this Company consists in the PURCHASE of, or LOANS upon—

Reversionary Interests, vested or contingent, in LANDED or FUNDED PROPERTY, or SECURITIES; also

Life Interests in POSSESSION, as well as in EXPECTATION.

Loans upon Reversions may be obtained either at an Annual Interest, or in consideration of deferred charges, payable upon the REVERSIONS falling in.

Present Incomes are likewise granted upon the latter principle to persons entitled to Reversionary Interests, who may thus obtain the means of support until their property falls into possession, without being called upon for any payment until that event.

Prospectuses and Forms of Proposal may be obtained from the Secretary, to whom all communications should be addressed.

WM. BARWICK HODGE, Actuary and Secretary.

Guardian Fire and Life Assurance Company.

HEAD OFFICE:—11, LOMBARD STREET, LONDON, E.C.

Established 1821, and Empowered by Special Acts of Parliament.

SUBSCRIBED CAPITAL .. £2,000,000

TOTAL INVESTED FUNDS, upwards of £2,941,000

CAPITAL PAID-UP .. £1,000,000

TOTAL INCOME, over .. £517,000

DIRECTORS.

John G. Talbot, Esq., M.P., Chairman.

Alban G. H. Gibbs, Esq., Deputy-Chairman.

Henry Hulse Berens, Esq.

Thomson Hankey, Esq.

John B. Martin, Esq.

Henry Bonham-Carter, Esq.

Richard M. Harvey, Esq.

S. Hope Morley, Esq.

Charles William Curtis, Esq.

Rt. Hon. John G. Hubbard, M.P.

Henry John Norman, Esq.

Charles F. Devay, Esq.

Frederick Halsey Janson, Esq.

David Powell, Esq.

Sir Walter R. Farquhar, Bart.

Rt. Hon. G. J. Shaw-Lefevre, M.P.

Augustus Prevost, Esq.

James Goodson, Esq.

Beaumont W. Lubbock, Esq.

Henry Vigne, Esq.

Manager of Fire Department—F. J. Marsden. | Actuary & Secretary—T. G. C. Browne.

LIFE DEPARTMENT.

The Quinquennial Valuation to 31st December, 1879, was made on the basis of the Institute of Actuaries' (HM) Table of Mortality and 3 per cent. interest. The Valuation was strictly a net premium one, the whole of the loading being reserved.

The Valuation Balance Sheet showed a surplus of £143,194. 6s. 6d. in the Life Assurance Fund, and of this sum it was decided to divide £140,000, leaving £3,194. 6s. 6d. of undivided profit to be carried forward to the new quinquennium. According to the regulations of the Company, the sum to be divided was appropriated as follows:—

Four-fifths to the Policy-holders	£112,000	} £140,000
One-fifth to the Proprietors	28,000	

A large proportion (upwards of one-fourth) of the Company's business is non-participating, and the sum of £112,000 was therefore divisible as a Bonus among 3,222 Policies, assuring with existing Bonuses £2,939,985. 16s. 6d., the Annual Premiums payable under which amount to £83,261. 17s. 2d. The Proprietors' one-fifth share, amounting to £28,000, was the sole benefit for the past five years which they received from the Life business in return for the guarantee afforded by the unusually large paid-up Capital of the Company.

LIFE FUND (1881) ..	£1,390,000	LIFE INCOME ..	£178,000
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FIRE DEPARTMENT.

Insurances Effected upon Property at Home and Abroad, at Moderate Rates.

FIRE FUND (1881) ..	£413,000	FIRE INCOME ..	£900,000
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The Directors are prepared to consider applications for Agencies.

KENT FIRE INSURANCE COMPANY,

ESTABLISHED 1802, AND

THE UNITED KENT

LIFE ASSURANCE & ANNUITY INSTITUTION OR COMPANY, LIMITED,

ESTABLISHED 1824.

Chief Offices—**MAIDSTONE, KENT.**

London Agency—**26, BUDGE ROW, CANNON STREET.**

The PAID-UP CAPITAL of the above Institution, with the accumulations, is over **£750,000**, and the ANNUAL INCOME exceeds **£100,000**.

Governor—THE RIGHT HON. THE EARL SONDES.

Trustees.

FREDRICK NEAME.

THOMAS G. PECKHAM.

EDWARD WINCH.

WILLIAM LAURENCE.

GEORGE MARSHAM.

West Kent—Sir EDMUND FILMER, Bart., M.P. (*Chairman*), East Sutton Park.

East Kent—C. J. PLUMPTRE, Esq. (*Chairman*), Fredville, Wingham.

Secretary—W. L. SEYFANG, Maidstone.

Solicitors—FREDERICK SCUDAMORE, Maidstone; CHARLES J. FURLEY, Ashford.

Bankers—WIGAN & Co., Maidstone; HAMMOND & Co., Canterbury.

LAW LIFE ASSURANCE SOCIETY.

INSTITUTED 1833.

OFFICE:—FLEET STREET, LONDON, E.C.

SUBSCRIBED CAPITAL, ONE MILLION.

Trustees.

The Right Hon. Baron CAMPBELL.

The Right Hon. Viscount CRANBROOK.

The Hon. Vice-Chancellor Sir CHARLES HALL.

The Honorable Mr. Justice MANISTY.

WILLIAM FREDERICK HIGGINS, Esq.

EDMOND ROBERT TURNER, Esq.

Actuary—GRIFFITH DAVIES, Esq.

Physician—ROBERT MARTIN, Esq., M.D., 51, Queen Anne Street, W.

Solicitor—J. S. BOCKETT, Esq., 60, Lincoln's Inn Fields. Bankers—Messrs. HOARE, Fleet Street.

Assets on 31st Dec., 1881	£5,422,545
Income for the year 1881	469,369
Amount paid in Claims to 31st Dec., 1881	13,040,312
Aggregate Reversionary Bonuses hitherto allotted	6,198,991

The Expenses of Management (including commission) are about $4\frac{1}{2}$ per cent. of the annual income. Assurances are granted upon the lives of persons for any desired amount, either with participation in Profits, or at a lower rate of Premium without participation in Profits.

Four-fifths of the Profits made by this Society are every fifth year appropriated to the persons assured on the participating scale of premiums, who have been so assured for Two full years and upwards prior to the date of the Division.

Loans are granted on security of Life interests in connection with Policies of Assurance.

Loans are also granted on security of unencumbered Policies of the Society, nearly to the extent of their surrender value.

Commission allowed to Solicitors and others on Assurances introduced through their agency. Claims are paid at the expiration of one month after the requisite evidence of death, upon satisfactory proof of title being furnished in the meantime.

Prospectus and Form of Proposal will be sent on application to the Actuary.

November, 1882.

THE LIVERPOOL AND LONDON AND GLOBE

Established] **INSURANCE COMPANY.** [1836

FIRE — LIFE — ANNUITIES.

HEAD OFFICES—1, DALE STREET, LIVERPOOL;—7, CORNHILL, LONDON.

Policyholders incur no Liability of Partnership.

The following extracts from the Company's Report and Accounts for the year ending the 31st December, 1881, give the position of the Company at that date :—

The Net Fire Premiums for the year were	£1,138,014
The Net Life Premiums	223,573
The Interest derived from Investments amounted to	270,897

Total—Net Income £1,632,484

Capital (paid up)	£245,640
Globe Perpetual Annuity Fund	1,102,900

Life Reserves.

Life and Annuity Funds £2,302,782

Fire and General Reserves.

General Reserve and Fire Re-Insurance Fund	£1,500,000	} 1,581,088
Balance of Profit and Loss Account after paying Dividend 1881 ..	81,088	

Total of above Funds £4,232,310

Progress.

The above Funds have during the last eight years been increased by £2,067,323

The **CLAIMS** paid since the commencement of the Company amount } £17,742,912
to

Life Department.

80 per cent of the Profits are divided amongst the assured under Table B.

The Division of PROFITS is Quinquennial, and the next declaration of BONUS ADDITIONS to the Sums Assured under Table B will be made for the term ending 31st December, 1883.

Prospectuses and Forms of Proposal for Fire and Life Insurance and Annuities may be obtained at the Company's Offices, or from any of its Agents.

AUGUSTUS HENDRIKS, *Actuary.*

JOHN M. DOVE, *General Manager and Secretary.*

ALEXANDER DUNCAN, *Sub-Manager.*

T. I. ALSOP, *Assistant Resident Secretary.*

LONDON & GENERAL PLATE GLASS INSURANCE COMPLY.

2, LUDGATE HILL, E.C. (CORNER OF ST. PAUL'S CHURCHYARD).

THIS COMPANY Covers the Risk of all descriptions of Glass from the following Accidents, which form the principal Causes of Breakage, viz. :—

Horses and Carts.	Shutters Falling.	Boys Throwing Stones.
Cleaning Windows.	Wind.	Opening and Closing Shops.
Children Playing.	Burglaries.	Persons Slipping.
Articles Falling.	Drunken Persons.	Wilful Breakages.

And offers perfect security to the Assured, as is evidenced by the fact that over **£100,000** HAS BEEN ALREADY PAID IN CLAIMS UNDER POLICIES ON THE BOOKS OF THE ABOVE COMPANY.

Chairman—W. E. WILLIAMS, Esq., F.S.A., Gresham Club.

Deputy-Chairman—JOHN G. BALDWIN, Esq., Stourport.

Principal Agencies:—

Bath	W. H. BRUMBY, Esq., Burton Street.
Brighton	Messrs. W. & C. KIRKHAM, 149, Western Road.
Bristol	J. W. WILLIS, Esq., 97, Ashley Road.
Bury St. Edmunds	J. RAYNER, Esq., Risbygate Street.
Cork	Messrs. GOULD & SON, North Main Street.
Glasgow	Messrs. WIGHT & SKEATON, 150, Hope Street.
Hamburg	Messrs. BRAUER & HECKSCHER.
Middlesbro	G. MILLARD, Esq., Corporation Road.
Nottingham	W. MARRIOTT, Esq., Victoria Street.
West Kent	C. H. SWEET, Esq., Bexley Heath.
York	WILLIAM SMITH, Esq., Coney Street.

Solicitors—MESSRS. DEANE & CHUBB, Gray's Inn.

Bankers—THE CITY BANK, Ludgate Hill Branch.

For Prospectuses, Proposals, and all Information as to Rates, apply to the Chief Offices, or any of the Company's Agents.

F. BESSANT WILLIAMS, F.S.S., SECRETARY.

LONDON & LANCASHIRE LIFE ASSURANCE COMPANY.

HEAD OFFICE: 66 & 67, CORNHILL, LONDON, E.C.

Branch Offices:

LIVERPOOL, MANCHESTER, BIRMINGHAM, NEWCASTLE-ON-TYNE, BRISTOL, MERTHYR, GLASGOW, DUBLIN, AND BELFAST.

With Agencies in the principal Towns of the United Kingdom.

INDIAN BRANCH—CALCUTTA.

CANADIAN BRANCH—MONTREAL.

AUSTRALASIAN BRANCH—MELBOURNE.

Board of Direction.

Chairman—COLONEL KINGSCOTE, C.B., M.P.

Deputy-Chairman—ALDERMAN SIR THOMAS DAKIN.

HON. EVELYN ASHLEY, M.P.

JOHN J. KINGSFORD, Esq.

ABEL CHAPMAN, Esq.

JOHN T. MORGAN, Esq.

R. N. FOWLER, Esq., M.P., ALDERMAN.

ROBERT BARCLAY REYNOLDS, Esq.

HENRY A. ISAACS, Esq.

SAMUEL GURNEY SHEPPARD, Esq.

Assistant Secretary—G. W. MANNERING.

Manager and Actuary—WILLIAM PALIN CLIREHUGH.

SPECIAL FEATURES.

1. Policies Indisputable after Five Years' duration, provided Age has been admitted.

2. Non-Forfeiture of Policies where One Premium has been received under the limited Premium or Endowment Tables; and where Three Premiums have been received under the Whole Life Tables by granting a proportionate Free Paid-up Policy, or, in most cases, by granting a Loan to enable Assured to pay renewal Premium due.

Liberal Surrender Values in Cash or Paid-up Policies or Loans granted to the extent of such Value.

Claims promptly paid without the usual delay of Three Months.

Distribution of Profits.—*Four-fifths*, or 80 per cent., of the entire net profits are apportioned to Participating Policies every five years.

Applications for Agencies invited where the Company is not fully represented. Special Terms.

MARINE & GENERAL MUTUAL LIFE ASSURANCE SOCIETY.

Head Office—14, LEADENHALL STREET, LONDON, E.C.

Established 1852.

DIRECTORS.

HENRY BAYLEY, Esq., *Chairman*, Managing Director of the P. & O. Steam Navigation Company.

Captain SHUTTLEWORTH, *Deputy-Chairman*, Elder Brother of the Trinity House.

N. B. ACWORTH, Esq., Director of the Madras Railway Company.

The Right Hon. HUGH C. E. CHILDERS, M.P.

ROBERT TEMPLE FRERE, Esq., President of the West Flanders Railways Company.

THOMAS SUTHERLAND, Esq., Chairman of the P. & O. Steam Navigation Company.

JOSEPH HERBERT TRITTON, Esq., Chairman of the General Steam Navigation Company.

THOMAS ROBERT TUFNELL, Esq., Deputy-Chairman of the Royal Mail Steam Packet Company.

Medical Referees.

ALEXANDER BEATTIE, Esq., M.D., H.M.E.I.S., 45, Porchester Terrace, W.

C. B. RADCLIFFE, Esq., M.D., 25, Cavendish Square, W.

Auditors—EDWARD ROBERTS, Esq.; JAMES SODEN, Esq.

Bankers—Messrs. BARCLAY, BEVAN, TRITTON & Co., 54, Lombard Street, E.C.

Solicitor—J. A. RADCLIFFE, Esq., 20, Craven Street, Charing Cross, W.C.

Secretary and Actuary—CLAUD G. LAING, Esq.

LIFE ASSURANCE in all its BRANCHES.

Mariners' Lives and Effects Insured;

Also the Lives and Effects of Passengers by Steam and Sailing Vessels.

Life Claims paid immediately on Proof of Death and Title. Extension of Free Limits for Foreign Residence and Travel. Whole-World Licences granted without Extra Premium. Reduction of Premium for Mariner's Lives. Reversionary Bonus upwards of £3 per cent. per annum on the Sum Assured.

All Information as to Rates, &c., may be obtained from the Head Office as above.

C. G. LAING, *Secretary and Actuary.*

THE NATIONAL FIRE INSURANCE CORPORATION, LIMITED.

Head Office—72, KING WILLIAM STREET, LONDON, E.C.

12, PALL MALL, S.W.

LIVERPOOL—2, COMMERCIAL COURT, 17, WATER STREET.

GLASGOW—150, ST. VINCENT STREET.

MANCHESTER—52, BROWN STREET.

BRISTOL—SHANNON COURT, CORN STREET.

EDINBURGH—50, GEORGE STREET.

BIRMINGHAM—8, TEMPLE ROW.

DIRECTORS.

SIR HENRY ARTHUR HUNT, C.B., 45, Parliament St., and 54, Eccleston Square (*Chairman*).

SIR GABRIEL GOLDNEY, Bart., M.P., Beechfield, Chippenham, Wilts. (*Deputy-Chairman*).

H. W. HOARE, Esq., Oakfield, Crawley.

HENRY LOFTS, Esq. (Messrs. Loft and Warner), 130, Mount Street, Grosvenor Square, and Brent Lodge, Hendon.

FOSTER MORTIMORE, Esq. (Boutcher, Mortimore and Co.).

ROBERT OWEN WHITE, Esq. (late of J. Bazley White and Bros.).

THE HON. ROBERT WELLESLEY GROSVENOR, 62, Queen's Gate, S.W., and The Lodge, Brackley.

T. A. H. HAMOND, Esq., 56, Lincoln's Inn Fields, W.C., and Swaffham, Norfolk.

Bankers—Messrs. HOARE, Fleet Street.

Manager—WILLIAM COLLIS.

Moderate Terms. Claims promptly and liberally settled.

Influential Agents wanted—Liberal Commissions.

Northern Assurance Company.

Established 1836. Incorporated by Act of Parliament.

For FIRE & LIFE ASSURANCE AT HOME & ABROAD.

FINANCIAL POSITION (1882).

Fire Premiums, £451,000.

Life Premiums, £181,000.

Interest, £120,000.

Accumulated Funds, £2,708,000.

HEAD OFFICES: { LONDON—1, MOORGATE STREET.
ABERDEEN—3, KING STREET.

Branches.

BRISTOL—THE EXCHANGE.

DUBLIN—40, WESTMORELAND STREET.

DUNDEE—COMMERCIAL STREET.

EDINBURGH—20, ST. ANDREW SQUARE.

GLASGOW—24, GEORGE SQUARE.

LIVERPOOL—5, TITHEBARN STREET.

MANCHESTER—52, SPRING GARDENS.

NEWCASTLE-ON-TYNE—COLLINGWOOD ST.

BOSTON, U.S.—30, CONGRESS STREET.

CHICAGO—204, LA SALLE STREET.

NEW YORK—153, BROADWAY.

MELBOURNE—105, COLLINS STREET WEST.

London Board of Directors.

Chairman—SIR WILLIAM MILLER, Bart.

COLONEL ROBERT BARING

ERNEST CHAPLIN, Esq.

PHILIP CURRIE, Esq., C.B.

GEORGE JOHN FENWICK, Esq.

ALEXANDER PEARSON FLETCHER, Esq.

WILLIAM WALKINSHAW, Esq.

ALEXANDER HEUN GOSCHEN, Esq.

WILLIAM EGERTON HUBBARD, JR., Esq.

FERDINAND MARSHALL HUTH, Esq.

HENRY JAMES LUBBOCK, Esq.

JOHN STEWART, Esq.

Fire Department—JAMES ROBB, Manager.

Life Department—THOS. H. COOKE, Actuary.

GENERAL MANAGER—JAMES VALENTINE.

FIRE DEPARTMENT.—Insurances are granted on Property situate in all parts of the British Dominions, and in most Foreign Countries, at rates which are computed according to the actual risk incurred. The Company has already paid over Three Millions Sterling in the settlement of Claims under its Fire Policies.

LIFE DEPARTMENT.—The Company offers the advantages of perfect Security, with great Economy in management and moderate Rates of Premium. The total expenses in the year 1881 were slightly under 74 per cent. of the Income from Premiums and Interest, or excluding Commission paid to Agents, less than 4 per cent.

In the Participation Branch the whole of the ascertained Surplus at each Valuation belongs to the Assured. The amount for the Quinquennium ending 31st December, 1880, was sufficient to Provide a Bonus of £1, 10s. per cent. per annum upon the sum Assured, or £7, 10s. per cent. for the whole Quinquennium, beside leaving £46,311 to be carried forward.

THE PELICAN LIFE INSURANCE COMPANY.

ESTABLISHED IN 1797.

70, LOMBARD STREET, LONDON, E.C., & 57, CHARING CROSS, S.W.

DIRECTORS.

HENRY ROBERT BRAND, Esq., M.P.

OCTAVIUS E. COOPE, Esq., M.P.

HENRY FARQUHAR, Esq.

A. C. LORAIN FULLER, Esq.

CHARLES EMANUEL GOODHART, Esq.

HENRY LANCELOT HOLLAND, Esq.

SIR JOHN LUBBOCK, Bt., M.P., F.R.S.

HERBERT G. H. NORMAN, Esq.

HONBLE. E. C. W. PONSONBY.

DUDLEY ROBERT SMITH, Esq.

HONBLE. EDWARD STANHOPE, M.P.

MARMADUKE WYVILL, Esq.

The Oldest Proprietary Company in the Kingdom established for the transaction of Life Insurance Business only.

The Insured are not involved in any Partnership or other liability whatever.

FINANCIAL POSITION.

Annual Premium Income	...	...	...	...	...	£91,000
Total Annual Income	...	...	...	...	...	£145,000
Accumulated Funds	...	...	...	...	...	£1,280,000

Total Claims paid by the Company—over SEVEN MILLIONS STERLING.

For Prospectuses, Forms of Proposal, &c. apply to—

ROBERT C. TUCKER,
Actuary & Secretary.

LEADING
AGENTS

WANTED

IN THE

PRINCIPAL

TOWNS.

ESTABLISHED

31

YEARS.

CHAIRMAN:

THOS. BARNES, Esq.

(Chairman of
Lancashire & Yorkshire
Railway Company.)

PROVINCIAL LIFE INSURANCE COMPANY.

Accumulated Funds } Over a Quarter of a Million Pounds.

Life Fund represents } Upwards of Eight Years' Premium Income.

Investment of Funds. } Interest on Invested Funds realized last year (1881), £4. 13s. 11d. per cent.

Last Valuation. } On Institute H^M Table at 3½ per Cent., with whole of loading reserved.

Offices—High Street, WREXHAM, JOHN FRANCIS,
Secretary.
7, Queen Victoria Street, } JOHN A. GREIG,
Mansion House, LONDON, } Resident Secretary.

QUEEN INSURANCE COMPANY.

CHIEF OFFICES:

QUEEN INSURANCE BUILDINGS, LIVERPOOL, & 60, GRACECHURCH STREET, LONDON.

TWENTY-FOURTH ANNUAL REPORT.

The REPORT and ACCOUNTS for the year 1881, presented to the Shareholders at the ANNUAL MEETING, on Thursday, 25th May, 1882, showed—

In the FIRE BRANCH,

That the Premiums for 1881, after deducting Re-insurances, amounted to £599,137, and the losses to £473,548.

In the LIFE BRANCH,

That new Policies had been issued for £236,706, and that the Life Fund, by the addition (£45,050) made to it in the year, now represents 71·3 per cent. of the entire net Premiums received on every Policy in force.

The Addition made to the Fund is the largest in the history of the Company.

The Amount standing to the Credit of Profit and Loss Account was appropriated to payment of a Dividend at the rate of 10 per cent. per annum.

The FUNDS were shewn hereafter to stand as follows:—

Capital Paid-up	£180,035
Reserves	348,736
Life Accumulation Fund	395,352
Annuity Fund	13,111
TOTAL FUNDS IN HAND	1,056,590
The Income of the Company is now	725,466
The Company has paid in satisfaction of Claims	3,973,547

J. MONCRIEFF WILSON, *General Manager.*

T. WALTON THOMSON, *Sub-Manager.*

J. K. RUMFORD, *Secretary in London.*

Active and Influential Agents Wanted.

RELiance MUTUAL LIFE ASSURANCE SOCIETY.

71, KING WILLIAM STREET, LONDON, E.C.

Established 1840.

TRUSTEES.

THE RIGHT HON. THE EARL OF LEVEN AND MELVILLE.

THE RIGHT HON. LORD PETRE.

THE RIGHT REV. THE BISHOP OF MORAY AND ROSS.

W. M. TUFNELL, Esq.

DIRECTORS.

J. T. ABDY, Esq., Great Baddow.

EDWARD BUTLER, Esq., Kenley.

W. W. DUFFIELD, Esq., Chelmsford.

THOMAS EYKYN, Esq., Ladbroke Grove, Kensington Park.

ALEXANDER HOWDEN, Esq., Birchin Lane.

JOHN W. LAY, Esq., Walcott's, Great Tey.

J. OXLEY PARKER, Esq., Bank, Maldon.

THE HON. HENRY W. PETRE, Springfield-place.

JOHN PIKE, Esq., Southwark.

JAMES C. TRAILL, Esq., Castle Hill, Caithness.

W. M. TUFNELL, Esq., Bank, Chelmsford.

Medical Officers—J. W. OGLE, Esq., M.D.; H. FLY SMITH, Esq., M.D.

Bankers—{ Messrs. WILLIAMS, DEACON & Co., Birchin Lane; The LONDON & COUNTY BANK;
Messrs. SPARROW, TUFNELL & Co., Chelmsford.

Solicitors—Messrs. STREET & POYNTER, 27, Lincoln's Inn Fields; Messrs. GEPP & SONS, Chelmsford.

Secretary—HENRY UNWIN.

MODERATE RATES OF PREMIUM.

LIBERAL POLICY CONDITIONS.

ALL THE PROFITS BELONG TO THE ASSURED.

No liability whatever can attach to Members beyond the payment of their stipulated Premiums; and every Member accepts his Policy with this condition expressed.

ROCK LIFE ASSURANCE COMPANY,

ESTABLISHED A.D. 1806, for the Assurance of Lives and Survivorships.

No. 15, NEW BRIDGE STREET, BLACKFRIARS, LONDON.

J. G. BARCLAY, Esq.
The Right Hon. J. G. DODSON,
M.P.

G. A. FULLER, Esq.
J. GODDARD, Esq.

R. HUDSON, Esq., F.R.S.
C. RIVAZ, Esq.
S. H. TWining, Esq.

Major-Gen. The Right Hon. LORD
ABINGER, C.B.
G. P. BIDDER, Esq., Q.C.
The Rt. Hon. J. G. DODSON, M.P.
G. A. FULLER, Esq.
J. GODDARD, Esq.

Directors.
R. HUDSON, Esq., F.R.S.
Sir J. KELK, Bart.
S. LAURENCE, Esq.
Lieut.-Gen. Sir G. St. P. LAW-
RENCE, K.C.S.I., C.B.
C. T. LUCAS, Esq.

C. RIVAZ, Esq.
C. RUGGE-PRICE, Esq.
Lt.-Col. Sir C. RUSSELL, Bt. V.C.
W. B. TOWSE, Esq.
H. J. TRITTON, Esq.
S. H. TWining, Esq.

Auditors—W. COSSART, Esq.; F. KEARSEY, Esq.; G. J. NEWBURY, Esq.; J. N. SCOTT, Esq.
Medical Officers—F. J. FARRE, M.D., F.R.C.P.; F. DE H. HALL, M.D., F.R.C.P., M.R.C.S.
Solicitor—J. KENDALL, Esq., Union Bank Chambers, Lincoln's Inn.

Bankers—Messrs. BARCLAY, BEVAN, TRITTON & Co. *Actuary*—H. W. PORTER, Esq.

The ROCK LIFE ASSURANCE COMPANY, which has been established THREE QUARTERS OF A CENTURY, has an ACCUMULATED FUND of more than THREE MILLIONS STERLING, invested in Mortgages on Land, and other first-class Securities, viz. :—

On the 19th August, 1882	£3,377,473 7 4
Sum Assured—inclusive of Bonus Additions—at that date	4,561,308 11 11
Estimated Liability thereon (Northampton Table of Mortality, 3 per Cent. Interest)	1,495,587 17 6
<i>Being less than one-half the Fund invested.</i>	
Total Amount of Bonus Additions made to Policies	3,646,588 16 11
Amount of Profits divided for the Seven Years ending 19th August, 1882	592,076 9 9
Annual Income	273,857 17 3
Total Claims paid—inclusive of Bonus Additions	9,021,234 18 0

TABLE SHOWING THE BONUS ADDITIONS MADE TO POLICIES UP TO THE YEAR 1882.

No. of Policy.	Sum Assured.	Amount of Bonuses.	Total Amount Payable.
2,378	£250	£636 9 2	£886 9 2
3,511	2,000	4,075 13 4	6,075 13 4
4,192	5,000	9,169 3 4	14,169 3 4
4,488	2,000	3,531 13 4	5,531 13 4
4,526	3,000	5,093 10 0	8,093 10 0
4,979	1,000	1,571 16 8	2,571 16 8

Copies of the Accounts deposited with the Board of Trade, pursuant to "The Life Assurance Companies' Act, 1870," as well as of the Periodical Valuation Accounts, and every information, may be obtained on application. H. W. PORTER, Actuary.

ROYAL EXCHANGE ASSURANCE CORPORATION,

(Established by Royal Charter, A.D. 1720.)

For SEA, FIRE, LIFE, & ANNUITIES.

CHIEF OFFICE—ROYAL EXCHANGE, LONDON. BRANCH—29, PALL MALL.

THE ACCUMULATED FUNDS EXCEED £4,000,000.

The Total Claims paid by this Corporation have exceeded THIRTY-TWO MILLIONS Sterling.

JAMES STEWART HODGSON, Esq., Governor.
FRANCIS ALEXANDER HAMILTON, Esq., Sub-Governor.
FREDERICK JOSEPH EDLMANN, Esq., Deputy-Governor.

Directors.

Robert Barclay, Esq.
John Garratt Cattley, Esq.
Mark Currie Close, Esq.
Edward James Daniell, Esq.
William Davidson, Esq.
Alfred Dent, Esq.
Alexander Druce, Esq.
Charles Hermann Goschen, Esq.

Charles Ernest Green, Esq.
Charles Seymour Grenfell, Esq.
Wilmot Holland, Esq.
Egerton Hubbard, Esq.
William Knowles, Esq.
Neville Lubbock, Esq.
George Forbes Malcolmson, Esq.
Daniel Meinertzhagen, Esq.

Hon. Ronald Leslie Melville.
William Robert Moberly, Esq.
William Gair Rathbone, Esq.
Sir John Rose, Bart.
Samuel Leo Schuster, Esq.
Eric Carrington Smith, Esq.
Henry Frederick Tiarks, Esq.
Montagu C. Wilkinson, Esq.

FIRE ASSURANCES on liberal terms.

LIFE ASSURANCES with or without participation in profits.

LOANS are granted on security of LIFE INTERESTS in connexion with Policies of Assurance.

The Divisions of Profit take place every Five years.

At the last Division of Profits, the Reversionary Bonuses ranged from £1. 8s. to over £6 per cent. per annum on the original sum assured, according to the age of the Policy and of the Life Assured.

The Company have on their books Policies, the Reversionary Bonuses on which average within a trifle of £3 per cent. per annum on the original sum assured.

A large participation in profits, with exemption, under Royal Charter, from the liabilities of partnership;—the guarantee of the invested Capital-Stock, and all the real improvements in modern practice, with the security of an Office whose resources have been tested by the experience of MORE THAN A CENTURY AND A-HALF.

Applications for Agencies are invited.

A Prospectus, Table of Bonus, and Balance Sheet, will be forwarded on application.

E. R. HANDCOCK, Secretary.

The Scottish Amicable Life Assurance Society.

Established 1826, and Incorporated by Special Act of Parliament.

ASSURANCES IN FORCE, CLAIMS PAID, ACCUMULATED FUNDS, ANNUAL INCOME,
£7,500,000. £3,000,000. £2,400,000. £300,000.

President—HIS GRACE THE DUKE OF BUCCLEUCH, K.G.

Vice-Presidents—The Right Hon. THE EARL OF DEVON; Professor SIR WILLIAM THOMSON, LL.D., F.R.S.; and the Right Hon. THE LORD JUSTICE-GENERAL OF SCOTLAND.

EXTRAORDINARY DIRECTORS.

J. P. CORRY, Esq., M.P., Belfast.

ALEX. J. NAPIER, Esq., W.S., Edinburgh.

JOHN HENNINGS NIX, Esq., London.

Sir JOHN BARRINGTON, Dublin.

Sir JOHN ILES MANTELL, Manchester.

J. G. C. HAMILTON, Esq. of Dalziel, M.P.

JAMES SOMERVELL, Esq., of Sorn.

JAMES GRAHAME, Esq., C.A., Glasgow.

ELIAS GIBB, Esq., Glasgow.

T. A. F. KINGSCOTE, Esq., London.

ORDINARY DIRECTORS.

THOS. HILL, Esq., Vice-Chairman, Caledonian

WILLIAM SMITH, Jr., Esq. [Railway.]

WM. CROUCH, Esq., C.E.

M. E. ROBINOW, Esq., Merchant.

PROFESSOR RAMSAY, The College.

JOHN BROOKS WRIGHT, Esq., Merchant.

SETON THOMSON, Esq., Insurance Broker.

A. CLAPPERTON, Esq., Merchant.

Professor LEISHMAN, *Medical Adviser.*

WILLIAM G. SPENS, *Secretary.*

THOMAS MARR, F.I.A., *Manager.*

HEAD OFFICE:—35, ST. VINCENT PLACE, GLASGOW.

LONDON BOARD.

THE RIGHT HON. THE EARL OF DEVON.

J. C. ANDREAE, Esq., Bell House, Clapham Com.

J. BORRADAILE, Esq., 26, Gloucester-pl. Portman-sq.

T. A. F. KINGSCOTE, Esq., 17, Gracechurch St.

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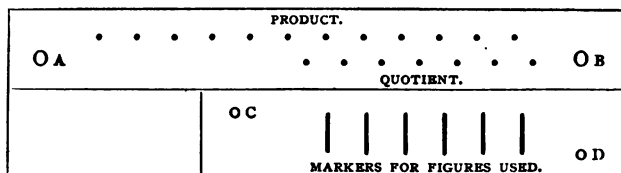


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